

HOME LIFE

January • 1946



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

January—noisy in its welcome of the New Year, enthusiastic to start with a clean slate, hopeful and optimistic of its record of events to be written by men and nations. 1946, blessed by being the initial year of peace, has indeed a promising future, both for individuals and for the world.

The fresh and resolute outlook of this first month of the New Year is catching. Resolutions are made by most of us. Our association pledges itself again to what have been the two main purposes of institutions like ours for more than 100 years—to encourage home ownership and to promote savings among members of this community.

Our staff will be glad to discuss any problems or plans that you may have in either field. Won't you stop in at our office soon?

F. L. Vandenburg, Secretary

**NILES FEDERAL
SAVINGS AND LOAN
ASSOCIATION**

302 E. Main Street, Niles, Michigan

HOME FINANCING AT HOME

—To Avoid Delay

THE American people have a marked dislike for "waiting"—waiting for service, waiting in line, waiting for an appointment. But in our complex system of living, we encounter many situations where waiting seems inevitable.

Our institution offers prompt service to prospective home owners so that your plans for buying or building may move along rapidly. The financial transaction in acquiring a home is one of the most important and first phases of home ownership. It calls for careful and individual attention before the prospective owner can go ahead with his home plans. Because we are a *local* institution financing home loans with *local* money, however, there is a minimum of delay in obtaining housing funds through our association.

Then, too, we have staff members experienced in problems of local housing conditions and needs. They are prepared to handle efficiently and expertly all the details of your loan and can be easily reached for any desired advice and assistance all through the buying or building of your home. They will help plan a careful budget to carry home financing without extra burden.

Funds available through our association are long term loans made on the basis of a reasonable down payment with regular rent-like monthly repayments.

Your neighbors and friends, home owners in this community, have found safe, sound planning and quick action in home loans from our friendly savings and loan association. We'd like to discuss home plans with you and to show you how you can own a home and enjoy living in it while you are paying for it.

Savings — 46 B. C. and 1946 A. D.

Citizens of Glastonbury, a lake village of Celtic civilization 2000 years ago, had very little to save. Yet their conservation of such things as seed for next year's crop meant life itself. In comparison, Mr. and Mrs. America have what might be considered limitless riches in material goods worthy of being saved and necessary for life as we would have it. Only with such saving can the world of next year and the next be made better than the world of this new year, 1946.

Our association offers a choice of several plans to make saving easy, convenient and practical for any one of our members. You decide

how much and how often you want to save. You'll be surprised to watch the steady growth of your funds both as you add to them and as our association pays dividends for their use in first mortgages on homes of this community. The home is one of the safest and surest investments in which you can place your money.

It's smart to save in the present for your future happiness—a home, education for your children, travel, unexpected emergencies, and leisure. At your earliest convenience, may we help you plan a systematic savings program especially well suited for you?

THE EXTERIOR of this home is a little out of the ordinary—due to the combination of stuccoed walls, projecting sided gables, chimney of stone and brick, plus heavy porch timbers. This particular style will, of course, appeal most to families who want their homes to be a bit “different.” A well-kept lawn, green foliage and brightly-colored flowers will do much to accentuate the beauty of this house.

The living room is ideal for gregarious folks who delight in having parties, for the entire dining area, on those occasions, can be used as a wing of the living room. And of course during the winter months the fireplace will be the center of interest, for family evenings as well as for parties.

In addition to finding that the breakfast nook will be a wonderful step-saver, the homemaker will appreciate the easy accessibility—from the kitchen—of the stairways, front and back doors and all the other rooms in the house.

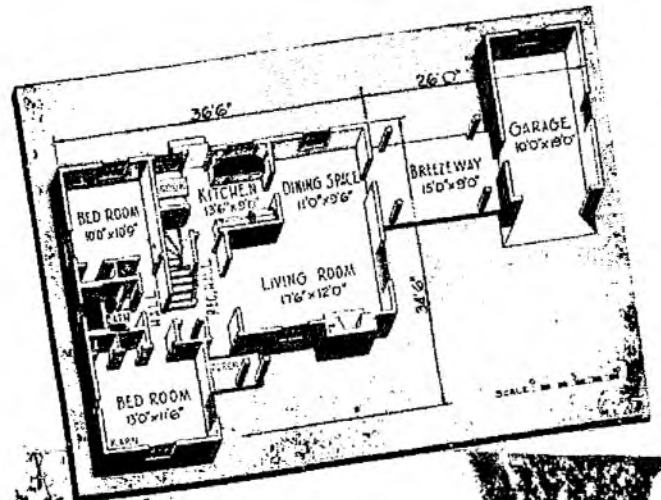
Both bedrooms are well ventilated and have more than average closet space. There's a total of five closets in the entire house. Other pleasing features of this home include: the shelter between the house and garage, a central reception hall which tends to divert cold drafts from the living room, convenient coat closet for guests, window over kitchen sink, and generous-sized garage.

Our organization has played a leading role for years in working out practical, easy-to-meet home loan repayment plans for families of this community. We take a great deal of interest and pleasure in seeing these families complete their home ownership obligations, and should appreciate having an opportunity to help *you* plan a financing plan especially suited to your own income and expenses.

Home ownership can be a real joy and satisfaction, if the financing is worked out sensibly, in advance. Why not make use of our special experience in this field—to plan your home loan?

An English Style that's Different

National Plan Service



CUBIC FEET 22,370





Acme Newspictures

Benjamin

Franklin-

FIFTEEN years ago, savings and loan associations throughout the nation commemorated Benjamin Franklin as their patron saint. More financial institutions bear his name than of any other American. Franklin was scientist, statesman, educator, author, wit and business man whose maxims for living, set forth in "Poor Richard's Almanac," are so familiar.

January 17th marks the 240th anniversary of the 18th Century patriot's birth. One of seventeen children, Benjamin was apprenticed at a young age to his brother James, a printer. Although this apprenticeship was to last for eight years, Benjamin quarreled with his brother when he was 17 and ran away to New York and from there to Philadelphia. When he was 19, Governor Keith promised him money to buy equipment for a printing office if he would go to London. The promise

was broken, however, and Franklin remained in London a year and a half. Shortly after returning to Philadelphia, he established his own printing shop and, at the age of 23, edited and had control of the "Pennsylvania Gazette."

The "Father of Thrift" has been said to have had a many-sided genius, contributing to politics, science and many other phases of our national life. Insight into Franklin's thinking is given in this story of events which led to his remark that he was glad man was a reasoning creature, as "he could find a reason for anything he wanted to do." This conclusion was reached when Franklin abandoned his practice as a vegetarian and first ate fish. He saw the cook on the boat on which he was sailing cleaning fish. Inside the large fish was a smaller one. Franklin reflected that if it was right for the

big fish, acting according to natural instinct, to eat the little one, it could not be wrong for him to eat the big one. It was one of Franklin's characteristics to put his observations into action and to reach his conclusions in his own way regardless of what other men thought.

His work with electricity and his invention of the first lightning rod alone would have established him as a figure of historical importance. Probably still more familiar are his observations on the value of simple living habits, honest and effective work and, above all, thrift—which came from his press under the pen name of "Poor Richard." Those aphorisms, put in writing more than 200 years ago, still stand as influences in our thinking today. His teachings of frugality and economy link him closely to the purposes of institutions like ours.

Buy what thou has no need of and ere long thou shalt sell thy necessaries.

All things are cheap to the saving, dear to the wasteful.

There are no gains without pains.

If you know how to spend less than you get, you have the philosopher's stone.

Industry pays debts, while despair increaseth them.

It was in Philadelphia itself, where Franklin's teachings of thrift had become firmly implanted, that the first savings and loan association was founded. There, on January 3, 1831, a group of citizens gathered at the inn of Thomas Sidebotham. Among the group were a doctor, a lawyer, merchants, manufacturers and a schoolteacher. These men, following the pattern of the "building societies" of England, began that night the development of savings and loan

a loan of \$375 to Comly Rich, the village lamplighter and one of the original thirty-six members. This mortgage was used to complete Rich's purchase of a frame house on Orchard Street in Frankford, now a part of Philadelphia, and the loan was to be repaid in monthly installments.

The democratic organization of this first savings and loan association to supply potential homeowners' needs through mutual action has remained the basic character of the savings and loan industry today. Fundamentally the idea was a simple one—the creation of an association for the systematic savings of funds to be loaned to neighbors and new-comers to buy or build their homes.

The idea was also a sound one, and the savings and loan movement spread rapidly—first in Pennsylvania and then into neighboring states. By

of stock corporations, the return to the savers is usually higher than can be paid by privately-owned financial institutions.

Most savings and loan associations provide a variety of savings plans, in order to serve the needs of as many people of the community as possible. In addition, money invested in institutions like ours is readily accessible to savers in case of emergencies.

Safeguards for the protection of savers and borrowers in our association are provided by law. Supervising authorities regularly examine the books and records. Reserve credit institutions have been provided, also, in the event of unexpected demands upon an institution.

Today's savings and loan association is essentially a community institution, staffed with local business men who are acquainted with local problems and conditions of housing.

—EARLY ADVOCATE OF THRIFT

associations in the United States.

At the first meeting, a name—the Oxford Provident Building Association—was chosen, thirteen trustees were elected to serve without compensation, and by-laws were adopted. Members were required to make payments of three dollars a month on each share subscribed, and no member could subscribe for more than five shares. Failure to pay for twelve months was ground for expulsion. Trustees were fined twenty-five cents for each absence from a meeting, and a like fine was imposed on any member who failed to make his monthly payment, or "who appeared at a meeting in an intoxicated condition."

By the fourth monthly meeting, the payments made by the members of the new association had accumulated a fund sufficient to permit the first savings and loan mortgage—

1890 every state in the Union had a savings and loan association within its borders.

Home ownership is a desire of most American families but many, especially young families, have not been able to accumulate the total funds necessary for the home when they need it. Through a savings and loan or building and loan association potential home owners are able, after making the original down payment, to finance the balance of the loan with regular, systematic payments, much as rent payments are made. At the end of the designated period, the home is debt-free and is completely owned by the family.

Money for such home loans is obtained from funds of savings members of the associations. For the use of these funds, the associations pay dividends. As there is no private group of stockholders, as in the case

! The two original purposes of the savings and loan industry, more than one hundred years ago, were to promote home ownership and to encourage thrift. Those two aspirations remain the basic aims of today's associations, as well.}

But during the intervening years since 1831, business practices have undergone momentous changes and improvements. The introduction of mechanical devices such as the typewriter and adding machine has come since 1831, and of course the wide use of these time and effort savers has been a big factor in making possible prompt and accurate service to savings and loan members.

Our organization is now set up to give individual, careful consideration to your specific problems in relation to saving or buying your own home. Why not stop in soon and let us take over your worries?



Ewing Gallowsy

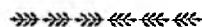
WINTER GLORY *By John M. Burson*

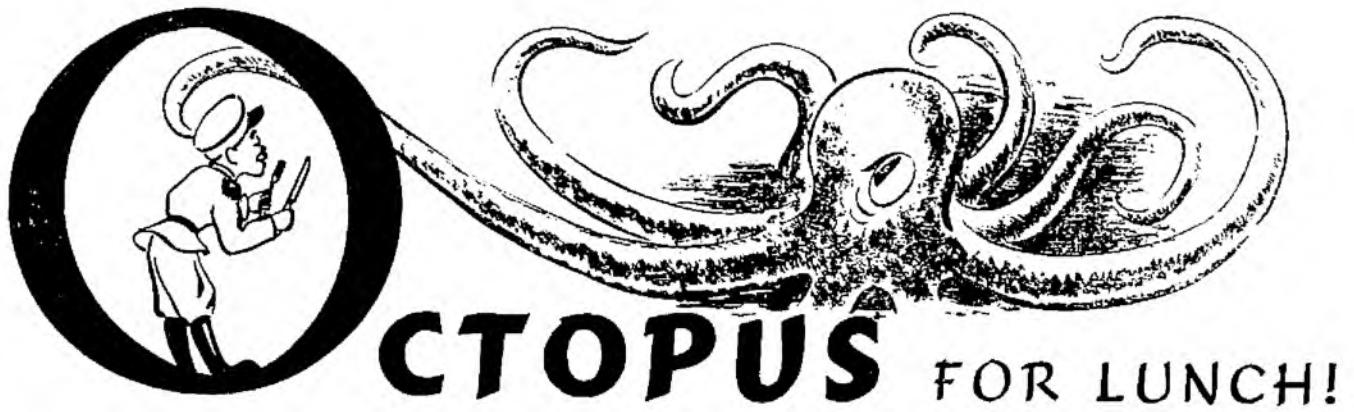
Oh, this wonderful robe of the new-fallen snow
En-mantling all nature the cloudland below
In crystalline white and glistening sheen
The towering hills and the valleys between.
Adrift from the star-realm, its homeland on high,
The plumage of angels wafting down from the sky;
Floating far on the air, swinging low on the breeze,
In wreaths and festoons making sport in the trees,
Till at last on the breast of the earth settled low,
It soothes it to sleep 'neath a blanket of snow.

In the sunburst of morning a frost iris gleams,
While fairyland stars dance beneath the moon's beams.

This wonderful snow, how so like unto youth
Starting life's journey forth clad on virtue and truth,
With honor as bright as the snow-fleece, I ween,
When in the gray dawn of the morning 'tis seen
Spreading wide o'er the earth a soft carpet of white;
But ah, ere the day is closed in by the night,
'Tis smirched and betrodde in bypath and street
As lives are oft crushed under sin's ruthless feet.

Then hearken its counsel in weal and in woe,
And take for your mentor the new-fallen snow.





The author of this article, Jimmy Young, wrote a national newspaper feature, "The Road to Tokyo," and was a Tokyo correspondent for thirteen years. He learned to understand Japanese and eat their food. He spent two months in prison because the Japs did not like his news stories.

The Japanese people do not call the Emperor Hirohito as we do nor do they refer to him as the Mikado. He is "Tenno" to them or God, a sort of Father Divine who lives under a universal canopy.

I saw the Emperor enthroned in 1928, and reported the ceremonies, which lasted four days in a colorful day and night event. I have seen him in Navy maneuvers and at Army day parades. Always he was in uniform. I would judge that he stands five feet and weighs 120 pounds. If you are up close you would note that he is stoop-shouldered, bow-legged and exhibits a slight twitch in walking. He has a Charlie Chaplin style mustache which all Japs try to imitate.

The emperor, who is 44 years old, wears spectacles and a 25 cent wrist watch. He has a camera and a portable phonograph and like every Jap who is a soldier, sailor or policeman, he carries a sword. In Navy uniform he uses a short sword. In army maneuvers he displays a long samurai weapon. The Son of Heaven does not smoke or drink and he has no sense of humor. He never spoke over the radio and no reporter was allowed to interview him so he held no press conferences. His newspapers were specially disinfected before he handled them. His food favorites are octopus, seaweed, bean curd, red raw tuna, white bait, pickled radishes, polished rice and green tea.

I have heard some Americans say

they think the Emperor was not responsible for the war, that he could have stopped the war any time he wanted to and that we should make use of him in the future. I submit that he is a Number 1 war criminal who approved military aggression and the execution of American fliers. No one can show that the Emperor ever halted empire expansion plans.

I hope that Hirohito is executed and that his body will be put on public display at Nanking, China, so that the Chinese who suffered for eight years under the imperial rule of Japan will be able to review the remains of the Son of Heaven, and that his death will be a warning to all the little sunbeams in Japan to behave in the future.

NOW OR NEVER

We don't have much time. . .

The atomic bomb is a time bomb. It is ticking away the months, the weeks, the days that make up the life of civilization, that make up your life and mine.

We cannot outlaw the atomic bomb, any more than we can outlaw poison gas or any other weapon of destruction. We cannot limit its power. We cannot keep it to ourselves, for it is the product of scientific thinking, and scientific thinking is something lodged in the brains of men. It cannot be stopped or controlled.

No Big Three, no group of "United Nations" can prevent the atomic bomb and the weapons that will follow it from destroying everything that makes life worth living.

Only a world law, which all nations obey, can prevent it. But a world law is the product of world government. And this government is something that we *must* achieve in our generation.

In his Kansas City speech, President Truman said that "it will be just as easy for nations to get along in a republic of the world as it is for (Americans) in the Republic of the United States."

If this is true, we must start *now* to work toward that republic of the world. The nations must federate or die. We must become citizens of the world or die. The atomic bomb has placed the alternative squarely before us: world law or world destruction.

We don't have much time. . .

ALL IN FUN

IF THE "savages" of Africa pay no taxes, hold no elections, pay no alimony, have no newspapers, autos, telephones, radios, or rationing—just what makes them savage?

Lord Halifax has been entertaining colleagues with a story about a speaking trip to Iowa. "After one speech," he relates, "an old farmer told me I was making a great contribution to American understanding of the British. Naturally gratified, I asked him how."

"Well," he said, "before we heard you, we used to be scared of the British. We thought they could outsmart us. After hearing you we ain't afraid no more."

"Papa, what's a vacuum?"

"A vacuum's a void, son."

"I know, papa, but what's the void mean?"

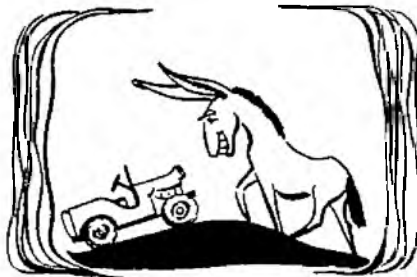
If you do housework at thirty dollars a week, that's domestic service; if you do it for nothing, that's matrimony.



A new father received the glad tidings in a telegram—"Hazel gave birth to a little girl this morning, both doing well."

On the message was a sticker reading—"When you want a boy, call Western Union."

There are three classes of women: the intellectual, the beautiful and the majority.



A mule and a jeep are said to have met on the highway.

"And what might you be?" asked the mule.

"An automobile," answered the jeep. "And you?"

"I'm a horse," replied the mule.

Then they both laughed.

PERSONALITY—The ability to make the other fellow think he is important, too.

Two little sardines were swimming along, merrily splashing to and fro, when one suddenly exclaimed to the other, "Say, Mac, let's take ourselves up to San Francisco. I hear that's some town!"

"Okey doke," replied the second little sardine.

"But how shall we get there?"

"Why, swim of course, you dope!" the first shot back.

"I'd like to go on a train," the second sardine murmured.

"WHAT!!!" shouted his companion, "and be packed in like a bunch of SOLDIERS!!!"

DEMOCRACY—A country where each individual has the right to feel superior to the average citizen.

"What kind of fellow are you?" demanded the irate father. "You've humiliated my daughter. You called on her last night and proposed marriage. Ten minutes later, I understand, you went to another girl and proposed marriage. Then you went to another girl, five minutes later, to propose marriage. How could you do such a thing?"

"Easy," the young man answered. "I got a bicycle."

By a clever arrangement of doors, as many as four persons may be accommodated in a post-war bathroom. Thus anything is possible, up to the quartet from "Rigoletto."

The Navy lieutenant undertook to give a lesson in basic English to the old native in Samoa. He pointed at a marine and said, "Man." The native dutifully repeated, "Man." That gave the volunteer teacher a thrill. He went on and pointed to a plant. "Tree," he announced. The native echoed, "Tree." That certainly was progress.

Just then a plane roared overhead. The lieutenant thought he'd give the native the first chance this time. "What," he asked, pointing upward.

"I'm not sure," said the native, as he looked up at the plane. "It looks like a PB2Y, but it might be a B-24."



"If you want to go to heaven, stand up!" shouted the evangelist. All stood except one old man.

"Don't you want to go to heaven?" asked the preacher.

"Yes," said the old man, "but I don't want to go with no excursion."

Sign in laundry window: "We do not tear your laundry with machinery. We do it carefully, by hand."

IT'S THE first of the year and life in general is off to a new start! You've made your resolutions, you've sworn off bad habits and you're on your way to loftier, more worthwhile purposes. In fact, you may think you even look different! Maybe there is a different tilt to your chin, an inspired look in your eye, an expression of fresh expectancy.

So, perhaps now is the time to have your picture taken. A photograph is one of the nicest gifts there is! It's appropriate for a birthday gift, a special anniversary, Mother's Day, Father's Day, Easter or any one of a number of occasions.

Too many times people are hesitant about having their pictures taken because of disappointments from previous sittings. Naturally you want your photo to show you at your best, now as well as in years hence. Here are a few principles for posing for that important picture that should help to give a photo that both you and your friends like.



PORTRAIT POISE



A woman should pay special attention to her hair and make-up prior to going before the camera. Her coiffure should be natural and becoming. If it is set at the beauty shop, she should plan to have the work done the day before the picture is taken so it will not look too stiff and artificial. Photographers differ on the application of make-up. Some say keep it light with neither foundation nor powder, if your skin is flawless. Others use theatrical make-up, and of course your own studio will dictate which procedure they would like you to follow. Be careful

in either case to avoid a finished picture that looks heavy with lipstick, eyebrow pencil or mascara.

Men's clothes change very little. Their biggest decision lies in a choice of shirt, tie and whether or not to wear a hat and overcoat, depending on the formality of the pose. Women will do well to select a basic costume with a flattering neckline and many photographers prefer dark, solid colors to white, pastels or prints. Choose a dress or suit that is not too fussy, and won't be outdated quickly.

So, here you are—groomed and becomingly dressed, ready for lights, camera, action. The most important thing now is to r-e-l-a-x. If you feel stiff as a board and afraid your face might crack if you smile, better take a few minutes' grace and talk to the photographer or his assistant (or to yourself if you have to!), until you forget your self-consciousness. Any strain is picked up by the camera's eye. Worst of all is the effort to make your eyes look big, resulting in a stare. A simper may come from holding your mouth in a certain position. So be yourself!

You may specifically want a smiling photograph, although a

broad smile that shows your teeth is likely to become tiresome. At any rate, you should smile with your eyes. Think of something pleasant and your eyes will light up naturally. Looking at the floor, just before you face the camera for the click, will add a dash of sparkle to your eyes. One of the tricks commercial models use constantly is to part the lips slightly when being photographed. Your teeth won't show in the picture, but the slight separation makes your lips seem softer and prevents a hard, tight expression or a pronounced corner-droop. Your photographer may ask you to wet your lips slightly, too, to make them more photogenic.

If you have a favorite position that you know from experience will photograph well or if you want to record some characteristic expression, tell the photographer who is taking the picture. He wants you to be satisfied and will probably appreciate your ideas as long as you don't try to simply overstep his knowledge and training of photography.

A final thought of someone or something especially nice, an attentive attitude—then leave the rest up to your photographer!

1

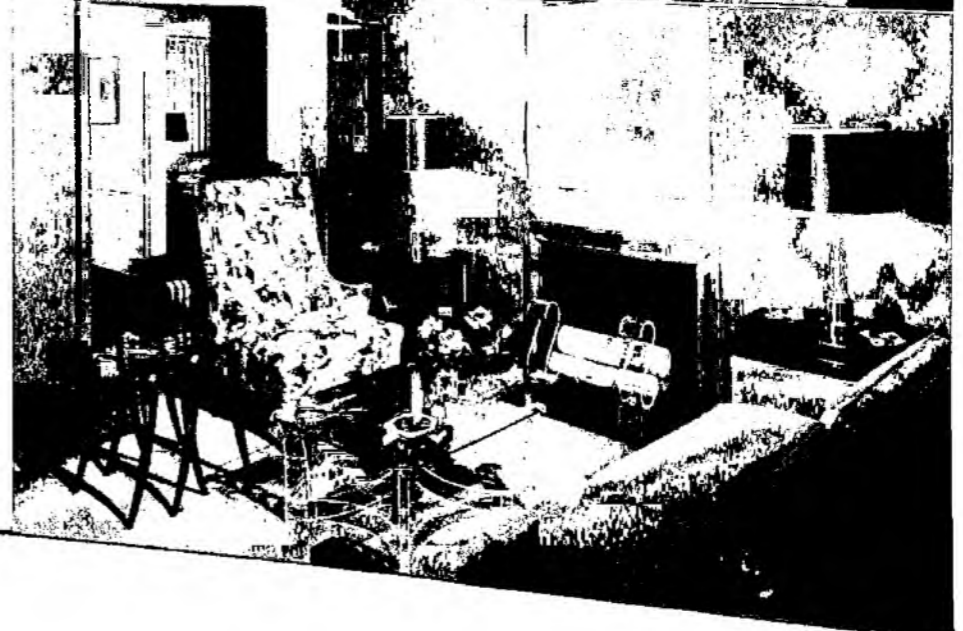
It's a tie—Identical mirrors, twin love seats, matching coffee tables and similar overstuffed chairs bring balance and symmetry to this room. Comfort has been kept in mind, too.

2

The whole and its parts—For a modern taste, a segmented living room unit provides a variety of combinations and effects. Circular marble-topped tables separate the couch and two chairs in this one arrangement—placed to better see the outside view.

3

For sparkling conversation—There's no better insurance than a cozy seating arrangement, where guests can sit comfortably, face each other, and chat without shouting. The corner window makes an ideal background for this sectional divan.



Comfortable Contemporary LIVING ROOMS

4

Window attention—With frothy glass curtains, softly pleated drapes and a valance extending its entire width. Pattern is used only for slip covers, and a restful effect is the pleasant result.

5

'Round the fireside—Planned for solid comfort, repose and maybe a bit of dreaming—easy chairs and easy-to-reach books insure pleasant evenings in this room.

6

It's clear to see—Glass and plastic play important roles here! The squat coffee table, slender lamp columns, decorative andirons and the nest of end tables all carry through the theme.

Photos 1, 3 and 6 from Heitrich Blessing; Photo 2, courtesy Wm. L. Pereria, Architect; Photo 4, U. S. Gypsum Co; Photo 5, courtesy of Granite Keith, Architect

CAMERA RECORDINGS



SOLLY! NO SALE

This crowd of curious Japanese who came to their theatre district in Tokyo to attend a matinee, found something much more attention-getting. It was an American jeep!



GREAT GUNS... AREN'T THEY PRETTY!

A huge troop transport heads home with a load of Army men and nurses. Bathing suits are the uniform of the day for this group relaxing on a restricted area of the deck.

U. S. Coast Guard Photos



DANGEROUS BEAUTY

The sun forms radiant patterns on the edges of an iceberg just nearing the disintegration point. A short while before this photo was made, the ice pack could have ripped a gaping hole in the hull of a passing ship.



PROTECTION—OLD AND NEW

In a constant vigil over life and property, ships, planes and aids to navigation are used. Here, the newest of these devices, the helicopter, hovers over Boston Lighthouse, a sentinel to ships off the New England coastline since 1716. Helicopters have proven effective in rescuing stranded survivors in isolated areas where plane landings are impossible.

ENDLESS LIFESAVING

Picked up by plane after he had fallen through a hatch into the engine room of his father's fishing vessel 125 miles off the Massachusetts coast, an 11-year old boy receives blood plasma on the deck of the big plane. The youth suffered severe lacerations of both legs in the whirring machinery. His father, at right, watches intently.

Adjusting to PEACE



Erving
Galloozy

SHARON assumed from what her "Mummie" told her that daddy would be a wonderful playmate, and he does like to toss her up in the air and do funny stunts to make her laugh.

But then in some ways, he's almost as aggravating as Mummie. . . always fussing around changing dresses. And he's so rough sometimes!

Yes, Sharon is having troubles in adjusting to peace. But the grown-ups are realizing that they, too, were rather childlike in assuming that all wartime problems would automatically be solved when the last gun was fired against the Japs. The transition from war to peace must necessarily be gradual—much more so than we had wanted to admit.

Every one of us must make many, many adjustments, both as individuals and as a part of the business and social groups with which we are affiliated. Some of the family and civic adjustments are and will be along the following lines:

Children are learning to accept their daddies, both as playmates and as joint disciplinarians with mother, although at first this strange, big man was a bit frightening.

Young wives are discovering that although they wrote frequently to their husbands, now that they are home again, there are many personality traits they hadn't noticed

before. Some of these newly discovered qualities the wives admire, but others they are not sure they like. Perhaps Joe is meticulously neat and the little wife isn't, and he's trying to sell her on the importance of keeping the apartment "just so." For the success of some of the hasty war marriages, both husband and wife will do well to think twice before they criticize the other. . . adopting a policy of "live and let live" for the first few months of home life will be a sound practice.

The returned veterans, too, are finding that their wives may not be the clinging vine type now. Working women develop definite ideas on what they want to do, how to spend the income, and how to decorate the home. It's only natural that the returned husband will want to be boss in his own home, but if he's smart he will seemingly, at least, let the bossing be a co-operative job for a while.

Mothers and dads of boys who went into service while they were in their teens or early twenties will have to remind themselves constantly that of course Johnnie did a great deal of growing up during the years he was away and is adult enough now to make most of his own decisions.

All forward-looking churches are working earnestly to make sure that the sort of religious services they offer will challenge and hold the interest

of veterans. Thousands of service men have a new attitude about the importance of religion now. And of course all faithful church members will want to prevent petty church quarrels disillusioning the veterans to the extent that they will decide they "can worship better at home."

College heads are giving serious thought to the courses they should offer, for they realize that the majority of the veterans attending college will be mature men. Present-day and future college courses must give satisfying returns for the money and effort expended on them.

Cities and towns hadn't made adequate housing plans for peace—partially because V-J Day came so soon after V-E Day. But bold and decisive steps must be taken promptly to make decent homes available for our veterans, and for other citizens, too. City planners have an acute problem on their hands, and must get action on housing started promptly. In some areas a determined drive to persuade owners of large houses to remodel their homes to include one or more apartments is beginning to solve the home shortage.

Financial institutions such as ours are adjusting from wartime to peace conditions just as rapidly and smoothly as we can. A part of our "reconversion" has already been accomplished, for all through the war years our savings members continued to build up their savings share accounts with our organization. As a result, we are now well supplied with funds to lend to local families for purchasing a home now standing, for building a new house, or for remodeling their present home. Also, we are constantly studying the new developments in the field of home financing, and have incorporated in our home loans all the modern features which we believe will improve our service to you.

Another phase of our "adjusting to peace" is keeping posted on the new trends and products for the home construction field. We shall be pleased to have you, or any of your friends who want to own a home, stop in and chat with us about the home you want. It may be that we can make some suggestions which you will like, and of course you will not be obligated in any way at all.

Modern Magic ...

BEAUTY AND
EFFICIENCY
FOR
TODAY'S HOMES

This new automatic clothes
dryer will dry the first load of
freshly washed clothes, while
the second load is being washed.

These new "shutter" blinds are available in
clear, tinted or frosted glass, to harmonize with
the furnishings of the room.

AN entirely new type of window that provides controlled ventilation and maximum light has been introduced for peace-time homes. Resembling a plate-glass venetian blind, these windows are opened by a finger-tip raising of the handle on either side of the front frame.

When open, the glass shelves or louvers are horizontal, permitting a 90 percent opening of the window area for maximum ventilation. When closed, the louvers overlap (a cushion of air between each to avoid breakage) creating a water-tight seal. The louvers can be tilted to any position to provide the desired amount of ventilation while eliminating drafts.

These windows are tailored to fit standard frames and their operation will not interfere with regular mesh screens or storm sashes. They are available in a wide variety of window sizes, and so can be used in remodeled homes, as well as in new ones.

One of the advantages of these "shutter" windows is found when washing them. By merely tipping the louvers horizontally, they can be cleaned from the inside with no necessity for removing outside screens. Accidents and trouble are both reduced in this way. Additional safety comes from the burglar-proof feature of the windows. No one can enter through them, even when opened to the maximum, without breaking several pieces of heavy glass.

These "shutter" windows are available in a variety of clear or tinted

furnish light, and still not expose the contents of the closet.

An entirely automatic clothes dryer has developed a tumbling or "fluffing" process that synthesizes sunshine and breezes.

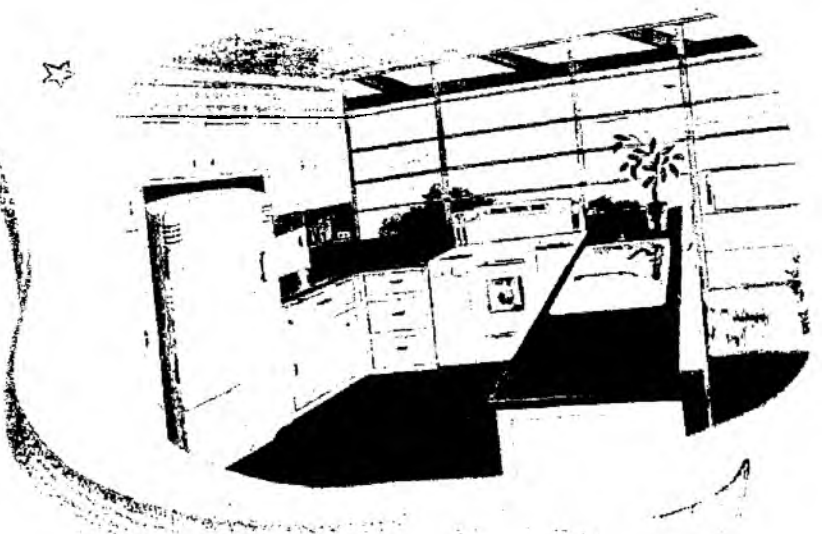
The automatic dryer contains a large, perforated metal basket in which damp clothes are placed. The basket is rotated at slow speed while a fan circulates heated air that carries away the moisture. If the homemaker wishes, she may stop the machine manually at a point when clothes that ordinarily need sprinkling have the right degree of dampness. Otherwise, the dryer can be left on until the clothes are dry. Some flat pieces as turkish towels, washcloths, and even some sheets and pillow cases dry comparatively wrinkle free and require no ironing.

dishes clean is the principle of a new automatic dishwasher. The water action, though thorough, is so gentle that even the lightest of glass dishes is not moved about. The constant action of the water pellets is equivalent to washing dishes with 70 to 75 gallons of water. Actually no more water is used than would be required in an average size dishpan.

Impellers, propeller-like blades, churn the water into fine pellets. A diverter directs these pellets to the top rack of the dishwasher to cleanse the insides of turned-down glasses and cups and to provide additional washing of silverware.

The dishwasher has a five-minute wash period and three rinses—one before the washing operation and two after. Once the machine is started, the housewife need pay no more attention to the dishes. The

This kitchen was designed especially for today's solar type home—for a light room with one or more all-glass walls. Dark countertops on both sides of sink and range add the color contrast needed in such a light room and provide ample work surface for all kitchen duties.



glass louvers. Half-clear, half-frosted windows offer decorative appeal. Completely frosted louvers eliminate the need for shades and provide more ventilation.

Doors employing this no-draft principle are also being manufactured, made of wood, glass, or a combination of the two. Even with a one-inch opening between louvers, it is impossible to see into the room. Cross-ventilation can be had in rooms where it might otherwise be impossible.

Closet doors with the louvers left partly open eliminate musty odors. Moths do not thrive where there is light. With this type door you can

Wider use of automatic dryers will eliminate unattractive clothes lines in the neighborhood, will avoid interruptions on wash days because of sudden rain storms, and will keep the smoke and dirt of city air from soiling freshly laundered clothes.

In addition, it will do away with lifting wet laundry to hang on the clothesline. Wet laundry weighs almost twice as much as dry laundry, but a dryer will save the homemaker from overhead weight-lifting as well as carrying clothes both to and from the house.

A fast-moving shower of little water pellets that literally scour

washer automatically cleans and drains itself, then shuts off.

One manufacturer is offering a single compact unit in which both clothing and dishes can be washed—in two completely separate compartments. This unit will be produced first as a portable piece of equipment, and later as a sink combination.

Then there is a new semi-liquid lubricant to use on ordinarily movable surfaces which have become friction bound because of climatic conditions. It is especially effective on hard-to-open windows, drawers, gates and latches.

IF YOU sprinkle water on the newspaper onto which you empty the vacuum bag, dust won't be scattered all around.

Glazed containers are better for growing potted plants in the home than porous clay flower pots . . . garden soil must be mixed with such materials as sand, manure or peat-moss, and bonemeal or superphosphate, to make it suitable for a potting mixture . . . lukewarm water

Lemon seeds planted in flower pots will provide a plant that is useful as well as decorative. One or two of these leaves, placed in the bottom of a cake pan, will flavor the cake. Or, tie a few leaves into a cloth and let stand in applesauce, while it is cooking, for a few minutes.

Pour waffle or muffin batter from a pitcher with a well greased spout, to control and direct properly the flow of the batter.

One good way to seal in every extra bit of warmth in your home is to draw your window shades to the sill at night and in unused rooms during the day. Research has shown that 30 per cent of the heat lost goes out the windows—so pulling the shades will save much of this loss.

Bananas may be ripened at home, in an open bowl, but food experts say it's really better to leave them in the paper bag and put a moistened

Mrs. Clever Homemaker Suggests

should be used instead of cold for watering plants . . . water spray should not be applied to plants with very hairy or down foliage . . . east windows that receive full sun until noon are probably best for most potted plants.

A delicious way to sweeten breakfast grapefruit, after cutting it in half, is to fill the hole left by cutting out the white center with strained honey. Let the fruit stand in the refrigerator overnight. By morning, the honey will have penetrated all sections of the fruit. Grapefruit prepared in this way is sometimes listed on the menus of expensive restaurants as "grapefruit supreme."

Because washboard scrubbing is hard on the clothes as well as on the back, try using good, brisk action with a hand suction plunger, instead. Soak the clothes for five to ten minutes first, in clean, lukewarm water. Wash in hot water with just enough soap to make a good standing suds. The up-and-down motion of the plunger forces the sudsy water through the fibers of the cloth. Badly soiled, stubborn spots may need some brush or hand rubbing.

Soften hardened brown sugar by placing the approximate amount you want to use in a bowl and covering the bowl with a heavy, wet cloth. Let stand for an hour, or longer if necessary, until sugar is soft enough to measure.



Following the holidays, you may find candle wax drippings on rugs and tablecloths. They can usually be removed successfully from rugs by first carefully scraping off as much wax as possible with a dull knife and then sponging with carbon tetrachloride. If a colored stain remains, sponge it lightly with a mixture of two parts of water and one part of rubbing alcohol. To guard against fading, test this solution first on an inconspicuous part of the rug.

The same procedure also applies for removing candle wax from linens. Take care not to injure the fiber or thread.

wad of absorbent paper in with them to keep the atmosphere just humid enough to keep the fruit from drying. The gases given off in ripening, if confined around the fruit, hasten ripening. Bananas should be kept at room temperature—never in the refrigerator.

To save time and handling, stack clothes as they are ironed according to the drawer or room in which they belong, and make one stack for garments that need mending.

For all practical purposes, one cooking fat may be substituted for another—measure for measure—in many recipes. But when working for a definite texture, as in a cake, $\frac{1}{8}$ cup of lard, or cooking oil gives the same shortening power as 1 cup butter or margarine. Most creamed vegetable shortenings may be substituted measure for measure for butter or margarine, however. When using unsalted fats in place of butter or margarine, add about $\frac{1}{4}$ teaspoon salt for each $\frac{1}{2}$ cup fat.

For years we have been told not to add soda when cooking green peas because of the vitamin loss which would result. Now, however, government food experts have done further experimentation on this problem and now state that if about one-sixteenth of a teaspoon of soda is added to the cooking water with a pound and a half of peas, the vitamin content is not affected. And the cooking time will be cut about half.

Those Exasperating Heel Marks!

ALTHOUGH many wartime substitute materials are now beginning to be replaced by more standardized, more satisfactory merchandise, it will be some time yet before the solution is worked out on all shortage problems. For example, the black composition soles and heels on the shoes we buy and have repaired (developed as a wartime conservation measure) may be with us for some time to come—in spite of the fact that homemakers dislike them heartily because they make black streaks on floors and linoleums.

Hundreds of homemakers have asked for advice on the best method of removing those markings from their floors, so a study has recently been made, by a home economist in one of the State Experiment Stations, of effective ways to prevent and remove those marks without injury to floors and without fire or health hazards. She found that:

A wax treatment for making floors resist marking is simple and well worth while.

For removing occasional marks, some dry cleaning fluids are easy and effective.

For a complete job on a large surface, a washing method with borax soap is best.

PREVENTION TREATMENT

The tests showed that two or three coats of water-emulsion wax were very helpful in making any floor resistant to marking. Unfinished wood and linoleum proved most easily and deeply marked. The most disfiguring marks occurred on unfinished soft wood, but floors finished with paint, varnish, shellac and penetrating seal all showed considerable marking. However, when these floors were given two coats of water-emulsion wax, marking was slight and most of it could be rubbed off quickly by a cloth dampened with the wax. Three or more coats of wax made floors even more resistant to marks. Such a treatment saves much time and energy in removing marks.

REMOVAL TREATMENTS

Household solvents

Various solvents were tested for removing marks on floors finished in

different ways. Turpentine was effective on some finishes, but should not be used on inlaid linoleum, paint or varnish because it has a tendency to slowly dissolve these materials. Alcohol acts similarly on shellac and printed linoleum, so should not be used on these finishes.

Also, turpentine and alcohol are inflammable and dangerous to use in a warm or heated room; gasoline definitely is not recommended because it is such a serious fire hazard.

Dry cleaning fluids

All the dry cleaning fluids tested removed marks without too much rubbing and left the floor ready for a protective finish.

Of these, the most effective was a liquid sold for cleaning all types of leather shoes. A cloth dampened with a few drops of this cleaner wiped over the marks removed them almost instantly. The cost of this liquid, however, makes it too expensive to use in quantity on large surfaces. Used this way, it might also be a fire hazard.

Commercial "black mark" cleaners

Numerous commercial cleaning materials now in stores and recommended especially for removing these marks also were tested. None of them proved fully satisfactory however—some damaged floors by leaving scratches, while others turned floors white.

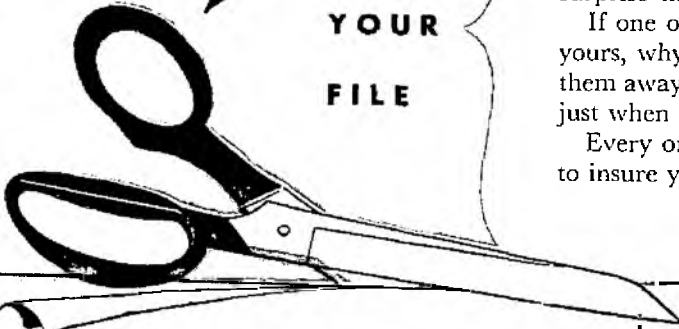
General cleaning

A modified washing method proved the best and safest method to use in the home for cleaning large surfaces of wood floor or linoleum, if followed by waxing for future protection. The marks proved fairly easy to remove by washing with a solution of lukewarm water and powdered borax soap. After cleaning off the marks by gentle rubbing with a damp cloth, wipe the area with clean water and immediately dry with a dry cloth. Use as little water as possible and dry it rapidly. When dry, apply a thin coat of water-emulsion wax with a cloth or applicator. Allow to dry for thirty minutes before applying the second coat.



Clip

FOR
YOUR
FILE



THERE'S bound to be somewhat of a lull and let-down after the Christmastime excitement—but January won't seem nearly so dull and dreary for you or your family if you surprise them by serving a few new recipes soon.

If one or more of these dishes would appeal to that family of yours, why not get the scissors right now and start cutting? File them away in your recipe box, so you won't have to look and look just when you should be making out your grocery list.

Every one of these recipes has been thoroughly kitchen tested to insure your success.

SWEET POTATO PIE

2 tablespoons fat, melted	1 teaspoon grated orange rind
½ teaspoon salt	2 cups mashed sweet potatoes
½ cup corn sirup or sugar sirup	1 or 2 eggs, separated
¼ cup orange juice	½ cup milk

Add fat, salt, sirup, orange juice and grated rind to the hot mashed sweet potatoes. Add beaten egg yolks and milk. Beat well. Fold in stiffly beaten egg whites.

Pour this mixture into a 10-inch baked pie shell and bake in a moderate oven 30 to 40 minutes.

CRISP MOLASSES COOKIES

1 cup molasses	1 tablespoon soda
½ cup shortening	2 tablespoons milk, heated
1 tablespoon ginger	1 teaspoon salt
	2½ cups all-purpose flour

Heat the molasses to the boiling point. Add the shortening, ginger, soda dissolved in the heated milk, and salt. Add flour gradually. Chill mixture thoroughly and roll out lightly on floured board. Cut with cookie cutter and bake in a moderate oven (350°F.) about 10-15 minutes.

SPANISH LIMA BEANS

2 cups dried lima beans	1 teaspoon salt
1 small onion, minced	1 green pepper, chopped
2 cups canned tomatoes	¼ cup butter or other fat

Cook beans in boiling salted water until tender. Melt fat, add onion and pepper and cook slowly until lightly browned. Add tomatoes and beans and heat thoroughly. Serve hot.

SOUR CREAM DRESSING

1 cup sour cream	1 tablespoon sugar
1 egg slightly beaten	½ teaspoon dry mustard
¼ cup vinegar	Salt and pepper to taste

Combine all ingredients and cook in double boiler, stirring constantly until mixture begins to thicken.

PEANUT BUTTER BREAD

¼ cup shortening	2 cups flour
¾ cup peanut butter	3 teaspoons baking powder
¼ cup sugar	¾ teaspoon salt
2 eggs, well beaten	1 cup milk

Cream shortening and peanut butter together. Add sugar and continue creaming until light. Add well-beaten eggs. Sift flour, baking powder and salt together and add alternately with the milk. Mix until well blended. Bake in greased loaf pan or in muffin tins—about 1 hour at 350° F. for loaf; 20 to 25 minutes at 375° F. for muffins.

ANGEL ICE CREAM DELIGHT

1¼ cups egg whites	1 teaspoon vanilla, or
1 teaspoon cream of tartar	½ teaspoon almond extract
¼ teaspoon salt	1 cup sifted cake flour
1½ cups sugar	1 quart of ice cream

Beat egg whites until frothy; add cream of tartar and salt and continue beating until whites hold points. Gradually add a cup of sugar, a tablespoon at a time, beating between each addition. Add vanilla; fold in flour into which remaining half cup of sugar has been added. Pour into ungreased tube pan and bake in 325°F. oven, 50 to 60 minutes. When done, invert on cake rack and allow to cool before removing from pan. Fill center with ice cream. Top with whipped cream if desired. Makes a 10-inch cake.

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