

★ HOME LIFE ★

July • 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

July marks the beginning of the second half of the year—a good time to take a semi-annual inventory of what has been accomplished in the first six months of 1946 and of what we hope for in the remainder of the year.

Faithful savers have just cause to feel a bit smug this month—for many of them are receiving mid-year dividend checks on their savings. There's a great deal of satisfaction in achieving a worth-while savings goal and, as a result, many individuals decide in July to save a bit more out of each paycheck.

May we help you or any of your friends plan a savings program that is practical and possible on present income?

F. L. Vandenburg, Secretary

NILES FEDERAL SAVINGS AND LOAN ASSOCIATION

302 E. Main Street, Niles, Michigan

PROFITS IN *Home* OWNERSHIP

GOOD citizenship as well as your duty to your family, someone once said, requires that you buy a home intelligently—when you can afford it.

A home of your own is significant in building credit in your community. Besides its value as financial backing and security, your home marks you as a property owner and a substantial citizen. Home ownership is recognized as a fundamental indication of stability.

Then, too, as a home owner, you can enjoy the satisfaction of knowing that no one can restrict the development of your home. Your own personal ideas can be expressed freely and worked out according to your own taste. Improvements and additions can be made with an assurance that the benefits of your efforts can be permanently enjoyed by your family.

Whether you own a home or rent one, the same items—namely interest on the money invested, taxes, insurance and upkeep must be paid. However, when you rent a house you also pay a fifth item—profit to the landlord. Make his profit your own gain, your security, your investment through home ownership.

With our budget home loan program you make first a moderate down payment, followed by monthly rent-like repayments on your loan. These repayments are tailor-made to fit individual family incomes and expenses. With our financing program, your family can enjoy living in its home while paying for it.

For further details, won't you come in soon and talk to one of our friendly officers or staff members?

\$335 IN YOUR POCKET?

About how much cash do you usually carry in your pocket or purse? In the United States we now have enough money in circulation for each adult to carry with him \$335—if the money were distributed equally. Sounds surprising, doesn't it, because probably most of us don't often have or want much over \$15 with us. Neither do many families any longer cache savings in the cookie jar or under the mattress. Such practices are not only dangerous, but they're impractical as well.

The modern safe plan for taking care of extra cash is to invest it so it can make money for you. Your

money invested regularly in our association works for you through home loans that are helping to bring home ownership to local families. At the same time, your funds are increasing for you at a gratifying rate. In addition to this, you can feel assured that your money will be safe because of the time-tested policies of our association.

Planned savings will guarantee necessary funds for a home of your own, education for your children, travel and future security as well as providing financial protection against emergencies and unexpected expenses. Plan your savings program now!

It's Risky

JUST after World War I this country was infested with an enormous number of tricksters and sharpies whose aim was to swindle individuals and families out of as much of their wartime savings and Liberty Bonds as possible. Unfortunately, these unscrupulous men were extremely successful in their goal. Government estimates showed that the public was defrauded out of approximately \$400,000,000 in Liberty Bonds alone.

And now that America's savings have again reached a new high, the "I Can Help You Get Rich Quick" tricksters are extremely active once more. They can't resist trying to apportion a sizable slice of the nation's \$120,000,000,000 wartime savings. The \$6,000,000,000 mustering-out pay to veterans is also tempting them.

Many of the schemes that worked in the early 1920's are being tried now. They include a wide variety of rackets that are planned to appeal to those persons who can be readily convinced that they can easily double or triple their money merely by turning over their savings to this good-hearted man who is so concerned about letting them in on "a good thing." One estimate is that there are more than 700 basic schemes in the swindler's list of frauds and there are numerous variations as well. The slicker of today is much smoother than was his World War I predecessor. He talks convincingly and seems to give an impression of stability.

The swindler adapts his bait to the specific appetite of his victim. He capitalizes on the prospective buyer's yearning for big returns in record time. Many of the men and women who are now investing their savings or War Bonds in risky deals are doing so because never before have they had so much ready cash.

They feel they must risk money to make the return they want. These rackets have been worked recently:

lected his insurance. She may say that she did not know about this particular policy and she is then

TO "GET RICH QUICK"

Two veterans were persuaded to invest several thousand dollars in a retail store which they had examined. They found the store full of customers, plenty of stock on the shelves and customers were buying readily. But after they had parted with their money and the "proprietor" had left town, the veterans discovered that the stock on the shelves consisted of empty boxes and the buying customers were cohorts of the proprietor.

A supposedly exclusive right to sell a certain piece of equipment, cosmetics or hosiery in a given territory has sometimes turned out to be entirely without the knowledge or authorization of the manufacturer of that particular commodity. The agent pays a nice sum for a selling privilege that is never his.

Or in some cases the agent contracts to buy a certain specified amount of merchandise during a given interval of time. However, even though the quality of the goods he sells falls far below acceptable and salable standards, he is nevertheless committed to continue buying the same quantity. Of course the net result is that he loses money rather than making a fat salary.

There have been instances where the mother of a veteran who had been killed in service was called by telephone and asked if she had col-

told that if she will forward \$25 or so, the man who is calling will collect it for her. Sometimes he poses as a special friend of her son. Of course she never hears from him again.

The scarcity of certain merchandise such as nylons has made popular the fraud of house-to-house callers collecting in advance for goods which is supposed to be delivered at a later date.

After one's money is invested in a deal that isn't all it should be, there's nothing much that can be done about it except to benefit by the sad experience. Many crooks are never caught up with because their victims hate to admit to anyone that they have been swindled and so never report their experiences to a lawyer.

An ounce of prevention is worth more than a pound of cure in determining whether or not an investment is sound. Before you turn over your savings to someone who promises to help you realize a wonderful profit, check his credentials carefully with your local chamber of commerce, Better Business Bureau or other organization which is qualified to advise you on the merit of the proposal. You will not be charged for advice from the chamber of commerce or Better Business Bureau, and it's far better to be over cautious than too trusting or gullible.



Cape Cod Exterior



WHICH would you prefer—a home that is “planned from the inside out” for an efficient, individualized-to-your-family floor plan . . . or a home with a traditional exterior that won’t be considered as freakish or too extreme by friends and neighbors?

Although many families are intrigued by the adaptability of the floor plans in the “let’s plan the room arrangement first” houses, they can’t quite bring themselves to build a house of unconventional exterior lines.

The small home featured here is a sensible compromise on these two different schools of thought. Its living room is large, light and sunny—thanks to three different exposures. Another modern feature is the dining corner which obligingly doubles as a background for meals and as a wing of the living room. Generous closet space is still another concession to the “inside” planners.

At the same time, families of the most conservative tastes will approve of the exterior of this Cape Cod cottage. Its shuttered windows, tiny porch and low pitch roof all contribute to its simple beauty.

Both modernists and conservatives will approve of the efficient floor plan, with the bedrooms and bath opening onto a central hall.

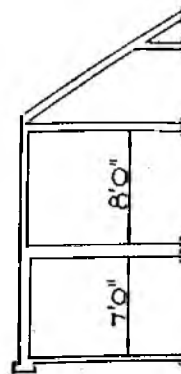
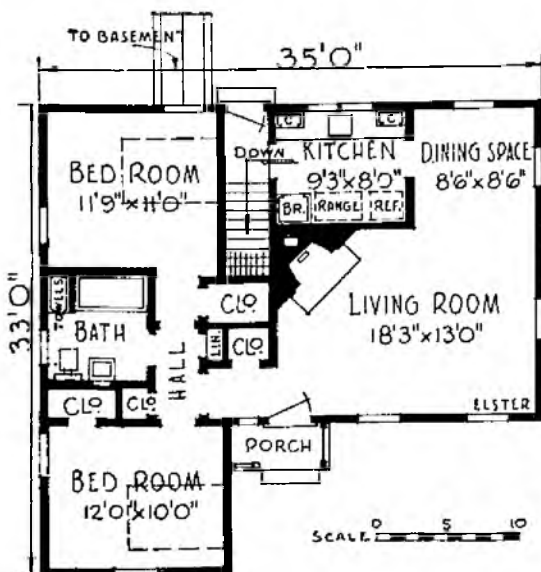
This association welcomes the opportunity of helping local families purchase houses of this and similar types. We have learned, in our years of experience in this specialized field of home financing, that traditional style houses which are considered architecturally sound at a given time will also be “good” ten years or more later. That’s why we encourage our members to give careful thought to whether or not the latest style houses they may prefer now will be just as acceptable, in the years ahead.

We pride ourselves on keeping abreast of the latest developments and trends in home building, but we caution our members against being “the first by whom the new is tried.” We want to help you make sure that your new home won’t be a disappointment—that it won’t turn out to be an architectural fad or freak.

Why not benefit by the advice of our staff’s home loan experts—without any obligation whatsoever on your part? Come in soon.

1946 INTERIOR

17,760 CUBIC FEET



He's Just A Little Boy!

AUTHOR UNKNOWN.

LISTEN SON: I am saying this to you, as you lie asleep, one little hand crumpled under your cheek and the blond curls stickily wet on your damp forehead. I have just stolen into your room alone. Only a few moments ago, as I sat reading my evening paper in the library, a hot stifling wave of remorse swept over me. I could not resist it. Guiltily I came to your bedside,

These are the things I was thinking, son: I had been cross to you. I scolded you as you were dressing for school because you gave your face merely a dab with the towel. I took you to task for not cleaning your shoes. I called to you angrily when I found you had thrown some of your things on the floor.

At breakfast I found fault, too. You spilled things. You gulped your food down. You put your elbows on the table. You spread butter too thick on your bread. And as you started off to play and I made for my train, you turned and waved a little hand, and called, "Goodbye Daddy!" I frowned and said in reply, "Hold your shoulders back!"

Then, it began all over again in the late afternoon. As I came up the hill road I spied you, down on your knees playing marbles. There were holes in your stockings. I humiliated you before your little friends by making you march ahead of me back to the house. Stockings were expensive—and if you had to buy them you would be more careful! Imagine that, son, from a father! It was such stupid, silly logic.

Do you remember later, when I was reading in the library, you came softly, timidly, with a sort of hurt, hunted look in your eyes? When I glanced up over my paper, impatient at the interruption, you hesitated at the door.

"What is it you want now?" I snapped irritably.

You said nothing, but ran across the room and in one tempestuous plunge, threw your arms around my neck and kissed me, again and again, and your small arms tightened with an affection that God had set blooming in your heart and which even

my neglect and thoughtlessness could not wither. And then you were gone, scampering up the stairs.

Well, son, it was shortly afterwards that my paper slipped from my hand and a terrible, sickening fear came over me. Suddenly I saw myself as I really was, in all my horrible selfishness, and I felt sick at heart. What had habit been doing to me? The habit of complaining, of finding fault, of reprimanding—all of these were my rewards to you for being a boy. It was not that I did not love you; it was that I expected so much of youth. I was measuring you by the yardstick of my own years.

And there is so much that is good, fine, and true in your character. You did not deserve my treatment of you, son. The little heart of you is as big as the dawn over the wide hills. All this was shown by your spontaneous impulse to rush in and kiss me good night.

Nothing else matters tonight, son. I have come to your bedside in the darkness, and I have knelt here, choking with emotion and so ashamed!

It is a feeble atonement. I know you would not understand these things if I told them to you during your waking hours, yet I must say

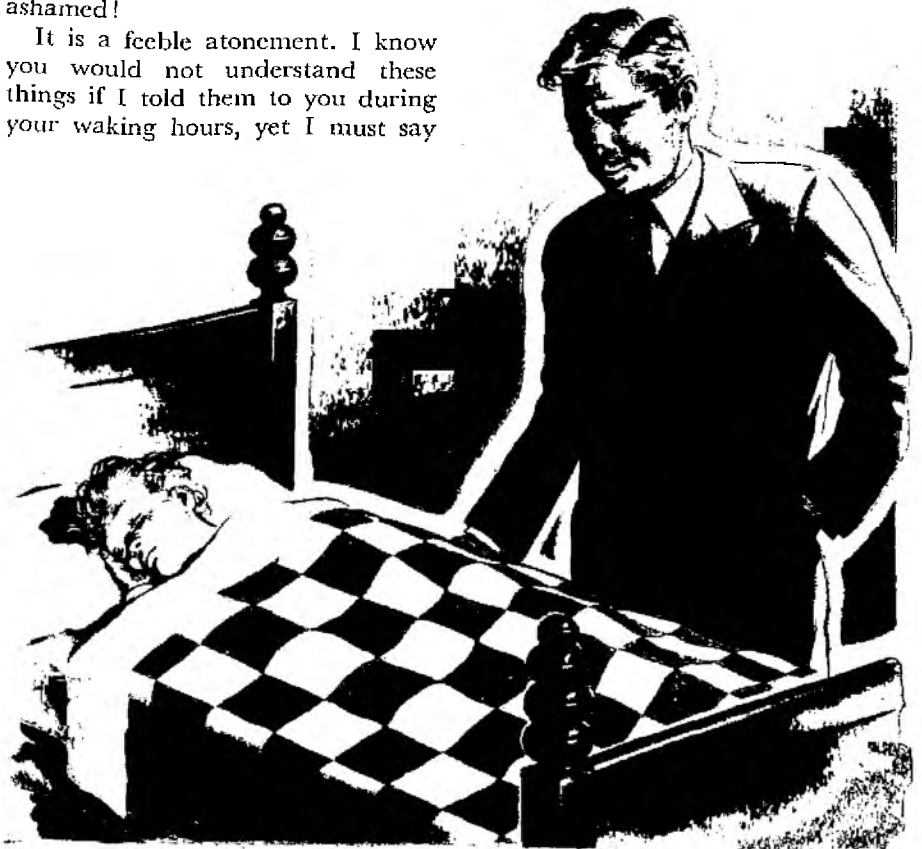
what I am saying. I must burn sacrificial fires, son, alone, here in your bedroom, and make free confession.

And son, I have prayed God to strengthen me in my new resolve. Tomorrow I will be a real daddy! I will chum with you, and suffer when you suffer, and laugh when you laugh. I will bite my tongue when impatient words come. I will keep saying to myself, as if it were a ritual: "He is nothing but a boy—just a little boy!"

I am afraid I have looked upon you as a man. Yet as I see you now, son, crumpled and weary in your bed, I see that you are still a baby. Only yesterday you were in your mother's arms, your little head on her breast. I have expected too much, too much!

Dear boy! Dear little son! A penitent kneels at your infant shrine, here in the moonlight. I kiss the little fingers, and the damp forehead, and the yellow curls, and if it were not for waking you, I would snatch you up and crush you to my breast.

Tears came; and heartache, and remorse, and—I think, a greater, deeper love when you ran through the library door and kissed me.



CARLA peered around the long line of people who stood between her and the hot soup the Red Cross lady was serving. Mrs. Scarlatta, a neighbor of Carla's, was in the line, too, just a few yards ahead and she smiled back at the child. She turned away quickly, though, for it made her sad to see how thin and pinched little Carla's face was now—she seemed to be all eyes. Mrs. Scarlatta felt that she herself would make out, living on just a little food, for she had been a heavy woman. But why did children have to suffer from hunger, she wondered.

The line moved up slowly but surely. It was a good day for Carla and all of the others, too; everyone in line was given a bowl of good, hot soup. Yesterday and the day before a great many hungry people had been turned away because there wasn't enough food for everyone.

Carla had heard some people talking about 1500 calories a day—one woman had said it wasn't enough to

hunger

keep a person alive for more than a few months. Carla didn't know how many calories she had been getting, but she did know that she was hungry most all the time and almost never felt like skipping and playing the way she used to do.

She wondered if that nice cousin in the United States might send another box to her mama and her. People said that most people in America ate about 3300 calories a day, but Carla wondered if that was true—surely nobody would want that much food. She thought she wouldn't be very hungry if she had, maybe, another slice of bread a day.

“STARVATION” is a word of various meanings, from death due directly to lack of food, to the long hunger which may not kill but leaves its victims too weakened to resist death from cold, hardship and disease.

Nutritionists usually count 2,000

calories of food energy daily as necessary merely to maintain average individuals in northern temperate climates, with another 100 calories per hour of work done. How few calories per day will permit people to “live through” famine depends upon how long they must endure it, and what hardship and disease they may have to face at the same time. A “rock bottom” is hard to fix. It may be 1,500 calories—for not too long a time.

During this past winter, people in many parts of the world were staying alive on less than 1,500 calories. In places, rations fell below 1,000 calories.

Herbert Hoover reported recently as follows:

“Hunger hangs over the homes of more than 800,000,000 people—over one third of the people of the earth. Hunger is a silent visitor who comes like a shadow. He sits beside every anxious mother three times each day. He brings not alone suffering and sorrow, but fear and terror.

CONFRONTS THE

“He carries disorder and the paralysis of government, and even its downfall. He is more destructive than armies, not only in human life but in morals.

“All of the values of right living melt before his invasions, and every gain of civilization crumbles, but we can save these people from the worst, if we will.

“If these 800,000,000 people should receive no more relief, and if we assume that their own remaining resources could be evenly distributed, which they could not, the measure of their hunger with the caloric yardstick is about as follows:

“About 100,000,000 people would be reduced to the 2,000 calorie level.

“About 100,000,000 more people would be reduced to a 1,800 calorie level.

“About 150,000,000 more would be reduced to a 1,500 calorie level.

“About 150,000,000 more would be reduced to a 1,200 calorie level.

“And about 300,000,000 more would be reduced to a 900 calorie level, or below—and that is slow death.”

In the United States, we have been consuming food at a rate higher than before the war—3,300 calories per capita per day. Surely we will want to share our more plentiful food supplies with the starving people of less fortunate lands. When we tell ourselves that we, too, did without many foods we wanted and needed during the war years, we know there's really no comparison. True, we got along without many of our choice and preferred foods, but we managed to maintain good nutritional standards, nevertheless. But now we face a far bigger problem—we must determine quickly how we can best help to avert the worst famine that has ever threatened the world.

It was the coincidence of two great disasters—war and drought—which brought the world its hungriest winter of history, the marks of which many of the world's people will wear for a generation though the shortage of food itself may be overcome within a few years.

War breaks the web of international and domestic transport. It

takes men from fields, turns plowshares into swords, fertilizers into explosives. It shatters the scheme of trade and values that keeps food moving, makes money worthless and food priceless, empties the storehouses of reserves.

In most of the war-torn areas, acreages this year are considerably below normal, even though greater than last year, and improvement in yields is limited by shortage of fertilizers, shortage and poor quality of seed, and lack of work stock and equipment.

As the 1946 spring growing season came again after a winter of the greatest and most widespread famine the world has known, it appeared likely that food production will rise higher than last year, but still not as high as in pre-war years, nor as high as the world needs.

Until the new harvest comes—beginning in June and continuing through to late fall in the Northern and late winter in the Southern Hemispheres—the world will still be scraping its grain bins.

Even while surplus producing

areas were increasing their efforts, as in the United States, to send more food, rations had to be lowered in most of the deficit food areas, and still it seemed doubtful that these low rations could be maintained until the new harvests come in. Even the supplies of food in the black markets of the hungry countries were rapidly disappearing.

This had all happened by the summer of 1945. Its effects had been anticipated in the setting up of the United Nations Relief and Rehabilitation Administration, and other relief measures.

But the other great factor in food production—the weather—turned against the world just at its moment of greatest need, as the war ended. There had been great droughts in Australia and other Southern Hemisphere countries in 1944, but generally speaking the world's weather had been good throughout the war. In the United States, farmers had been able—with weather's aid to their hard work—to raise food production to a new record each year,

WORLD

the over-all production of food by a third above pre-war.

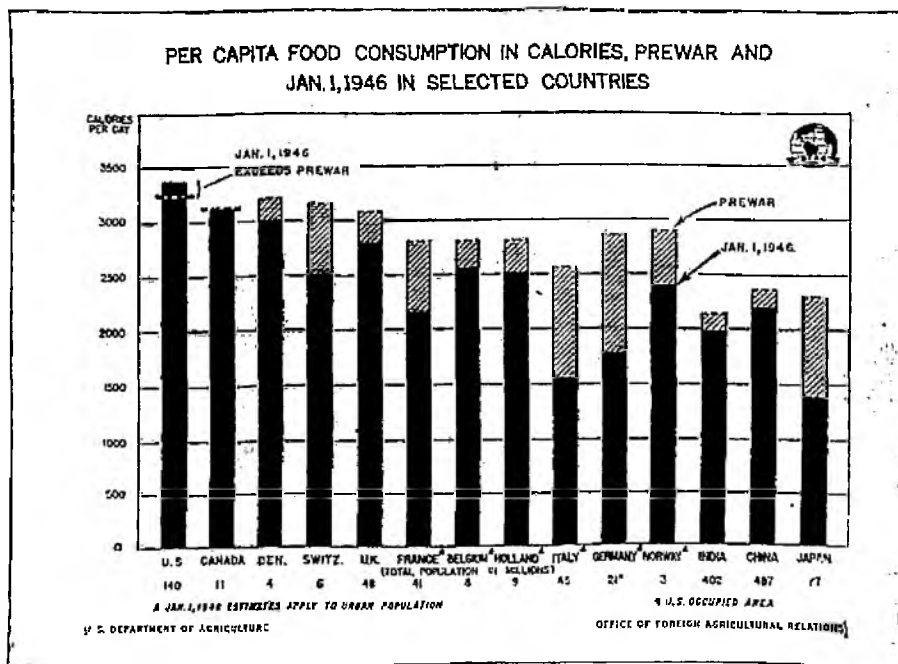
In broad strokes, this is the story of the onset of famine. This is the background against which the United States Government took a series of steps to limit or prohibit the non-food uses of wheat, to reduce our food consumption of wheat by slightly darkening bread, limiting the amount of flour which mills could deliver, and asking Americans to share with the hungry by voluntarily eating less wheat and other cereals, and fats and oils. At the same time, steps were taken to encourage farmers to empty their bins and sell the grain in time to get it shipped to famine lands.

The goal was to ship six million tons of wheat—a long ton is 37.5 bushels—in the first six months of 1946. In mid-May we were falling behind this rate of shipment, but still hoping to catch up. Other grains were being shipped, too.

We, the people of the United States, have it in our power to help prevent widespread starvation in other countries. Let's accept the challenge and do our part.



Five hundred people have been living in this cave near Naples. UNRRA is moving cave dwellers to habitable quarters and replacing their rags with decent clothing.



These Italians are fortunate, but millions of their neighbors are starving. Americans are urged to help save hungry persons by eating less wheat, fats and oils.



HOW TO BUILD A Play Court

ONE of the nicest points in owning your home is that it's all yours to improve or beautify as you see fit. For instance, if the children want to play tennis or shuffleboard at home, you may decide to build a court for their use, in the back yard.

You don't need an estate to have private play courts. Paddle tennis, badminton, basketball, shuffleboard, and many other games can be played on small courts in the back or side yard. When you build a home play court, you do away with the nuisance of registering for your game on a city court, paying a fee or waiting in line.

The principal requirement for a play court is a true, even playing surface. Because concrete meets this requirement, it is widely used.

When properly placed, it provides a permanently true, even, all-weather playing surface which requires little or no maintenance. The playing lines may need to be repainted occasionally, but even this can be easily eliminated by using colored concrete for the playing lines when the court is built.

The construction of a play court differs little from that of a well-built sidewalk or driveway except that more attention must be given to secure the proper finish. One-course construction is usually employed for ordinary courts, but for shuffleboard and when a special or colored surface is desired, a two-course construction is recommended.

The recommended mixture for play courts is given on the table on

this page. In finishing the wearing surface of the court, the concrete should be fairly stiff and require light tamping to settle it in place. It should be brought to grade with a straightedge, leveled with a wood float and again tested with a straight-edge. Delay steel-troweling until the water sheen on the surface is disappearing and until the concrete is stiff enough so that an excessive amount of fine material will not be brought to the surface by the trowel. At this time the concrete will bear the weight of the finisher on knee boards. It should then be steel-troweled until the desired finish is obtained.

Machine-grinding gives a satisfactory, smooth playing surface for shuffleboard courts. Such grinding should not be done, however, until the curing period is completed. If the surface is to be machine-ground, the final steel-troweling should be eliminated.

Where good footing is needed, as on tennis courts and the end of shuffleboard courts, the troweled concrete should be lightly brushed in one direction with a fine hair broom.

Curing is one of the most important operations in concrete play court construction. If the concrete is not cured, the mixing water needed for hardening evaporates too rapidly, possibly resulting in surface checking or cracks. Premature drying also causes the surface to dust under play. Curing should be started as soon as the concrete is hard enough to resist marring and, for ordinary court construction, should continue for a period of seven days.

The method of curing will depend on the conditions at hand. Building earthen dikes and flooding the court with water is a highly efficient curing method. A two-inch layer of clean sand, or a covering of burlap, kept wet for seven days is also satisfactory. Following completion of the curing period, the courts should be allowed to dry before playing lines are painted on.

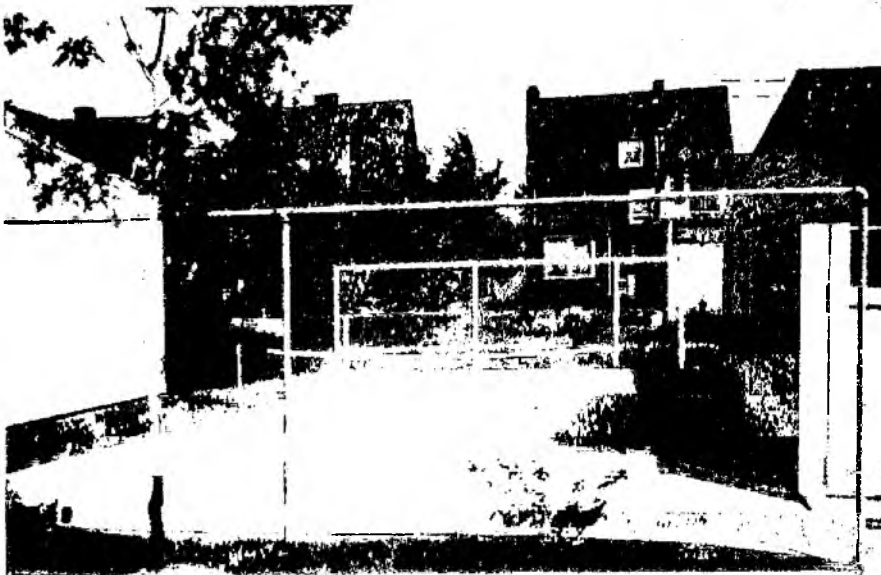
A high quality paint made with an oil or varnish base is satisfactory for use in marking playing lines on concrete courts.

You don't have to register, pay a fee or stand in line to play tennis on a court in your own back yard.

RECOMMENDED MIXTURES FOR PLAY COURTS

U. S. gallons of water to add to each 1-sack batch			Trial mixture for first batch			Maximum aggregate size
Damp sand and pebbles	Wet sand and pebbles	Very wet sand and pebbles	Cement	Sand	Pebbles	
5½	5	4¼	1 sack	2¼ cu. ft.	3 cu. ft.	1½ in.

Portland Cement Association



A MAXIMUM of sunshine and ventilation is assured in this home through the living room bay window, six windows in each bedroom, and the two dining room windows which provide a third exposure for the living room.

This house has many other good points, too. A front vestibule helps divert cold winter breezes from the living room, thus cutting down on fuel costs. The kitchen is close to the garage, the basement and the side entrance, to save steps. A central hall is a convenient connecting link for sleeping and living areas.

The attached garage, which opens into the side entry, makes this home seem to be larger than it actually is. The bay window, front stoop and offset along the vestibule all help give a pleasing exterior—rather than the boxy effect seen in many small houses.

The high, continuous strip bedroom windows are a rather unusual feature, and they permit furniture placement below the sills. Drop siding alternates with shiplap for the exterior finish.

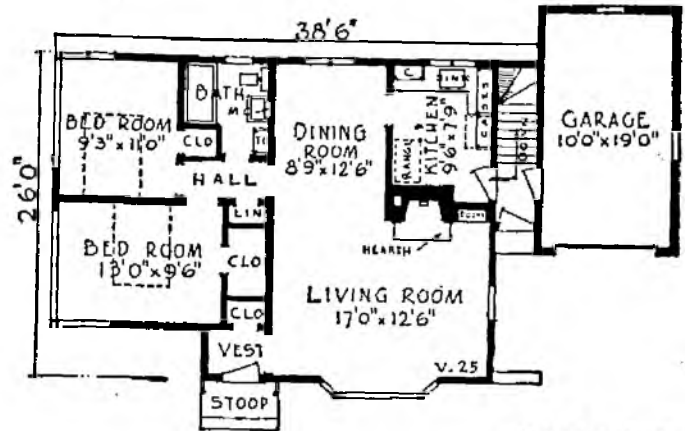
Why not stop in our office soon and let us explain our home loan plan to you? The financing of your own home can be planned so that your monthly repayments won't exceed what you are now paying for rent. We should be pleased to talk with you or any of your friends in reference to home ownership.

CUBIC FEET.....20,680

CEILING HEIGHT8 feet

HEIGHT OF BASEMENT7 feet

SUNLIGHT SPECIAL



National Plan Service, Inc.





Simple, clean lines give beauty to this modern, natural birch dinette table and "perfect posture" chairs. Resiliency of molded plywood backs makes you seem to "rock" slightly when you lean back against the support.

BOTH dining room sets shown here were designed and built to achieve two basic principles—functional utility and simple beauty. The "perfect posture" chairs are wonderfully comfortable—they support one's back rather than dig into it, a lamentable tendency of all too many dining room chairs!

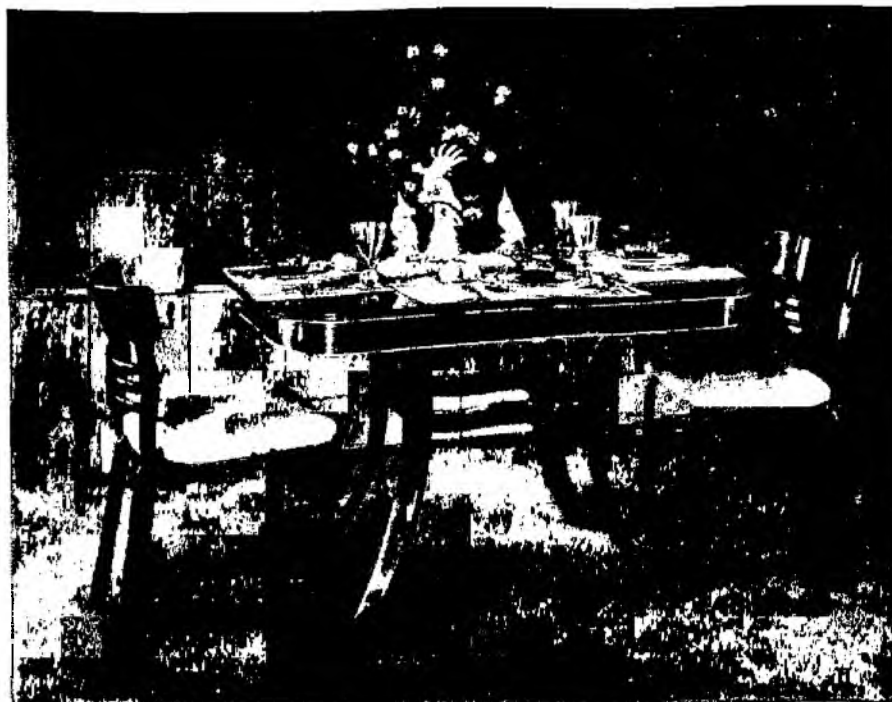
Seats of the chairs are covered with a wear-defying plastic material which the manufacturer says is practically immune to surface abrasion, cracking or peeling, and fading. This material is non-absorbent, is not affected by water, alcohol, oil, acid or perspiration and can be safely cleaned with soap and water or regular cleaning fluids.

Molded plywood is used in both tables and chairs, to give strength, resiliency and light weight. During the war years, molded plywood was used for glider and plane fuselages, skis and cargo sleds, and it was discovered that it is literally unbreakable and is resistant to water, heat, alcohol and acid. And now this same composite product gives promise of becoming one of the favorite materials for a number of adaptations for home use.

These two sets were designed by 28-year-old Edwin R. Merrill.

FUNCTIONAL DESIGN

Photos by F. S. Lincoln



A more formal table and matching chairs are finished in black lacquer. Chairs have essentially the same design as those illustrated above, and the chair seats are covered with a durable easily cleaned plastic material.

The recipe for assembling this unit is: To one long base, add two large three-drawer units. Just above them center a desk unit and flank it right and left with a small two-drawer unit. Finish off with a long, detachable top.



A NEW version of sectional furniture is now available from which you may select and group various units to fit your wall spaces, storage needs and personal preferences. With a few of these "engineered" pieces, you can easily assemble an amazing number of different furniture combinations.

For instance, if you need a low chest, you can combine a group of drawers and cabinet units. To this, if more facilities are needed, you simply add a secretary unit or a radio cabinet—and so on, adding to or taking away from the basic unit, as you wish. The chest shown at the upper right is an example.

The same manufacturer offers a double-unit dining table which can be used as two separate bridge tables, as well.

The smooth, simple lines and the beauty of the wood used in this new sectional furniture produce home furnishings that are appropriate and effective in almost any home. This modern style blends well with period furniture.

The possibilities of different furniture groups and combinations are almost limitless with these sectional pieces. It's fascinating to "build" your own furnishings!

Twelve drawers of varying depths and a separate top were assembled on a long base unit to make up this Mr. and Mrs. dresser of pleasingly immense proportions and generous storage facilities—in bisque mahogany finish.



VERSATILE FURNITURE

Widdicomb Furniture Company





THE FAMILY PICNIC or reunion is one of America's most firmly established institutions.

Getting the entire family together outdoors—from Grandma to Junior—means that the games of the day should be of general appeal or of a variety extensive enough to interest everyone from 6 to 106!

These few may help you with your plans.

Broomstick Wrestling. Two players stand facing each other, each grasping with both hands a broomstick or wand about three feet in length. At a given signal each tries to get the broomstick away from his opponent by any twisting or pulling method. The contest is over when a player has gained possession of the stick.

Suitcase Relay. The first person in line is handed an umbrella and an old suitcase containing a number of articles of women's wearing apparel—such as a skirt, coat, hat, and scarf. On command the first person on each team picks up the suitcase and umbrella and runs to a goal line some twenty to thirty feet away. There he opens the suitcase, puts on the clothing, opens the umbrella, picks up the suitcase again, and returns to the starting line. The second man assists the first in removing the clothing and places it back in the suitcase. Then he picks up the suitcase and umbrella, and repeats the performance.

Stick Twist. Grasp a broom handle or stick with both hands, palms down. Hold the stick horizontally in front of you. Now lower the stick and step over it. Without letting go, move the stick up your back, over your head, and back to where you started. You'll have to twist your arms a little to complete the circuit.

One Leg Bend. Raise your right leg and bend your left until you reach a stooping position with your right leg still straight. Get up again without touching the ground with your hands.

Double Rocky Relay. Players stand in two lines of equal length. Lines face each other. Each player links arms with the players next to

him. There are two piles of 12 stones of varying sizes on the ground—one pile at either end of the lines. At a signal the player at one end of the line picks up a stone with his right hand and passes it down the line. Each player must take and pass that stone with his right hand. The player at the other end of the line passes a stone down the line by way of left hands. Leaders pass all the stones as quickly as possible, one right after the other. When they reach the end of the line they are placed on the ground. As soon as all the stones have reached opposite ends of the line, the process may be repeated to return the stones to their original starting points.

Arms must not be unlinked. If a stone is dropped it must be picked up with the combined co-operation of the line.

Go and Go Back Race. Race is controlled by the blowing of a loud whistle in the hands of a starter. Judges are placed at both ends of a fifty yard running course. Contestants line up behind a starting line side by side and start out as in a dash. Each time the whistle is blown runners reverse and run in the opposite direction. After this has been done several times contestants are allowed to finish the race. Either the starting line or the usual finish line can be the end of the race.

WATER GAMES

Spoon Ball Dash. Hand to each contestant standing on a starting line a small spoon and ping pong or rubber ball. At a given signal each player places the handle of the spoon in his mouth, the ball in the cup of the spoon, and swims toward a goal line some distance away, keeping the spoon in his mouth all the while. If the ball falls out, the contestant is eliminated.

Variation: This can also be held as a race in shallow water with entrants walking or running as best they can toward a goal line.

Chariot Race. Two or more swimmers, with inner arms interlocked about each other's shoulder, race length of pool, using breast stroke with outer arms—similar to three-legged running race.



THE DOCTOR

Two Tales of \$25,000



MR. F.

JUST as a small boy finds it hard to believe that he could ever eat too much candy, savings and loan officers and personnel have scruples against conceding that a savings fund can ever become a real problem. We are thoroughly convinced that every family should save a portion of its income, even though the "take home" pay may seem quite inadequate at times. Since we are constantly advocating and practicing thrift, it becomes almost second nature with us.

But just a few days ago we came across a newspaper account of a doctor who managed to get himself into quite a predicament—all because he was trying to save money to insure his future! And we must admit that his savings have seemed to bring him more grief than pleasure. This is what happened to him:

This doctor became rather alarmed soon after the stock market crash as to whether or not his money was safe in the bank, so he withdrew his life savings and exchanged the currency for gold, about \$25,000 worth. A safety deposit box appealed to him as a good place for his money, so he kept it in one until the government called in all gold in 1933. At that time, the doctor exchanged the gold for twenty-five \$1,000 bills which he put away in the safety deposit box.

Everything seemed serene for the next thirteen years or so, but just a short time ago the doctor decided to use some of this money. He was about to put some of the bills in circulation when the possibility occurred to him that if he took one or more \$1,000 bills to any bank, the teller would have no alternative but to report him as a suspected black market operator. On the other hand,

if he deposited any sizable sum in a savings account, he could be called up for income tax evasion! Under those circumstances, he decided to put the bills back into the box. But he is not at all happy about his savings problem!

However, if he had left his \$25,000 in a savings and loan association since 1931, his dividends (at a two per cent average return) would have been about \$500 a year or a total of \$7,500 in the fifteen years. And of course had he re-invested his dividends, his accumulated savings would now be considerably more.

But just a few days after we read about the doctor's financial worries, we came across a remarkable newspaper story regarding thrift that more than compensated for the story of the doctor. And here it is:

A 70-year old man (whom we shall call Mr. F.) had just won a clear title to more than \$25,000 which he had earned and his wife had saved. The almost incredible part of this story was the fact that Mr. F., a laundry truck driver, had never earned more than \$25 a week in his life! (Of course there's a wonderful moral right there—everyone can save if he or she really tries.)

This couple was married in 1907, and they opened a joint account in a Savings Fund Society at that time. Mr. F. turned his entire salary over to his wife and, in this case at least, that practice seemed to work out beautifully! He kept his tips but let her worry about how to use his weekly salary.

In 1910 Mrs. F. opened an account in her own name and since her husband didn't bother his head with

trivial problems like money, he did not even realize that in 1922 she transferred the \$3,917 then in their joint account to her own name.

However, Mr. F. didn't seem to feel any pinch on finances at any time. The couple bought their own nine-room home and furniture, and made two trips to Ireland between 1922 and 1937, with the Mrs. doing the ticket buying, of course.

Actually, he had no suspicion that he was half as prosperous as he actually is until he tried to draw out money, from the joint account, to pay for her funeral. At that time he learned that the funds had all been in her name for years. But with the joint account still in existence, Mr. F. proved the money was his.

We wish we could tell you the secret of this woman's remarkable savings from her husband's slender wages, but all that Mr. F. could offer on the subject was the comment, "She was a wonderful manager" which seemed to us to be a colossal understatement!

A worthwhile savings account often makes the difference between a state of anxiety over finances and peace of mind in this respect. Very few persons can do their best work and enjoy perfect health if they are constantly worried about how to meet all bills in case of an emergency. Why not keep Mrs. F. in mind as proof that the seemingly impossible can sometimes be achieved, and start now to build a sizable backlog of savings?

When you save with us, you are not only assuring yourself of safety and a good return, but you are also helping make it possible for your neighbors and other citizens to become home owners.

Swiss Vista



Swiss AS A CHALET is this basement recreation room! Paneled walls, hand painted scrolls and flowers on ceiling beams, floral designs on the doors and imported antiques all combine to create the illusion.

Plywood panels, applied to walls vertically and scored for plank effect, are finished with a light stain that provides a bleached or mellowed surface. The ceiling and under sides of false beams, which cover heating and plumbing pipes, are enameled a faint blue.

The sides of the beams are finished in off-white enamel for an antique appearance with Swiss flower patterns and scrolls painted over this surface. Fluorescent lights are recessed in the beams. Floral patterns are repeated in the center of off-white door panels.

Among the imported pieces of the room are a spinning wheel, an old chest, milk pail, clock, photographs and small figurines. Wood furniture of current design blends with the old-world atmosphere.

Red asphalt tile in a marble pattern covers the floor.

Close-up of the wall paneling depicts soft pattern of the wood grain finish, producing a mellowed surface. Scored plywood resembles planks.

White brick fireplace has an outlined recess above it, with inside painted Swiss red, similar to "barn" red. Utility cabinets flank the fireplace, left and right.

To the right of the fireplace, and behind a hinged plywood door that looks like a wall when closed, is a convenient sink and cabinet with overhead light, mirror and shelves.



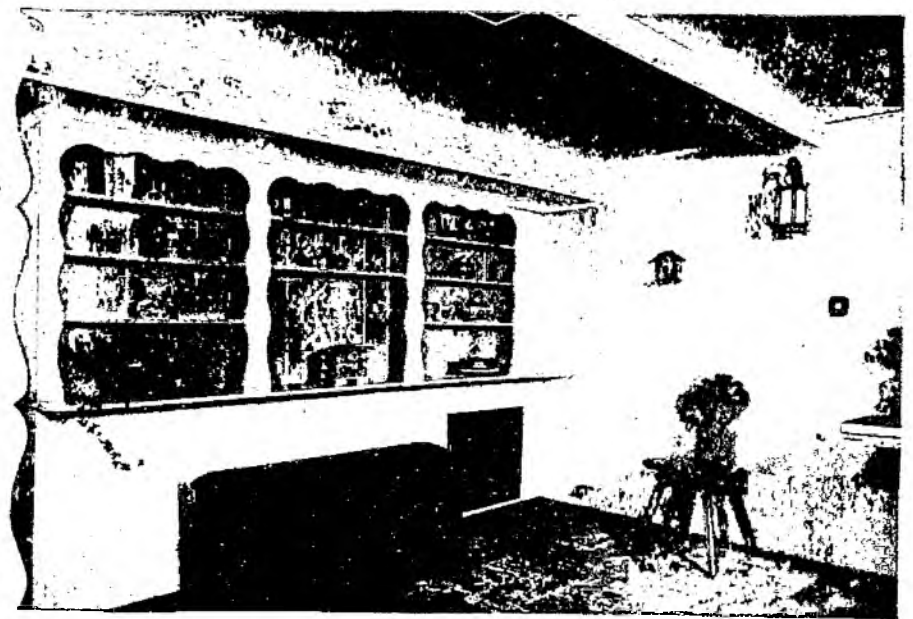
Swiss figurines and china are exhibited in an open cabinet at one end of the room. Swiss red is used for the background. The chest is an imported antique.



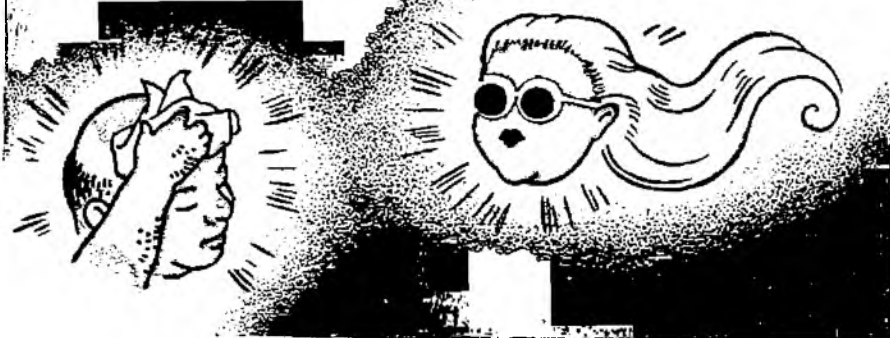
Combined in this attractive recreation room are the modernity of comfortable upholstered furniture and the "Old World" antiquity of the Swiss theme and designs.



Modern table and high-back chairs conform to the room's atmosphere. Iron wall light fixtures are hand wrought in Swiss motif. Fluorescent lights are recessed in false ceiling beams.



YOUR PLACE IN THE SUN



IN THE "good old summer time," you'll probably want to be at the beach acquiring a tan, or working in your garden, or just relaxing outdoors in the sunshine. There's nothing new under the sun about precautions and treatments for heat exhaustion, prickly heat and other summer afflictions. Excessive clothing, particularly in the case of infants, too much exposure to the sun and overwork on extremely hot days lead to dangers that range from discomfort to sunstroke. To get pleasure rather than misery from your summer work or play, you'll want to take special precautions to ward off any unnecessary grief of this kind.

SUNBURN

Of all summer hazards, probably the most common one to which almost everyone succumbs sooner or later is sunburn. Ultra-violet sun rays are helpful for fighting infections, but health-giving properties are lost if one tries, first day out, to acquire a coat of tan approaching that of the farm boy who has been riding the tractor since early Spring.

Severe sunburn is serious and, if very extensive, the person may become quite ill. Of course, the most obvious preventive measure is to avoid long exposure to the sun until the skin has gradually become tanned by frequent short exposures. Application of a burn ointment, sweet oil, or cocoa butter before exposure to the sun protects the skin.

Tannic acid jelly is another effective preventive measure.

However, if you do get a sunburn, it should be treated with oil, baking soda and water, or calamine lotion. Remember also to drink at least ten glasses of water every 24 hours when suffering from sunburn. If blistering is severe or the burned area is extensive, consult a doctor.

PRICKLY HEAT

Heat rash or prickly heat is caused by excessive clothing, or by an extremely hot climate or room temperature. Babies, invalids, persons who are overweight and those with sensitive skins are highly susceptible.

Treatment for prickly heat requires absolute cleanliness—frequent baths with bran, starch, almond meal or soda are helpful. Dry the body after bathing by patting—not rubbing—then follow with a lotion treatment in preference to dusting powder and ointment.

HEAT CRAMPS

Loss of large amounts of salt in perspiration is probably chiefly responsible for heat cramps, which occur in persons doing heavy muscular work in excessive heat. Symptoms of heat cramps are painful spasms of muscles of the legs and arms and abdomen with perspiration, thirst, nausea and dizziness following.

Twelve to 15 glasses of salt water daily are recommended as a pre-

ventive measure. Some people may prefer to take salt pills. Remove a victim of heat cramps to the coolest possible place and apply heat to the abdomen and firm pressure to leg and arm muscles.

HEAT EXHAUSTION

During long continued heat waves, heat exhaustion may occur to a person, either indoors or out. Avoid it by wearing loose, light, thin clothing. Eat a light diet and drink plenty of salt water—12 to 15 glasses daily. Fruit juices are excellent. Neither water nor fruit juices should be ice cold, and smaller quantities taken frequently are better than large drinks at long intervals.

Heat exhaustion causes the skin to be pale, cold and moist. When it occurs, remove the victim to a cool place where there is circulating air and keep him lying down and warm. When he is conscious, give him frequent but small drinks of cold salt water—one teaspoon to a pint.

SUNSTROKE

Sunstroke is the most serious of these three heat conditions. The sunstroke victim complains of fatigue, dizziness and dry skin, and has a rising temperature—as high as 107 or 108 degrees.

Avoid sunstroke by occasional rests in the shade when work in the sun is necessary. When sunstroke occurs, remove the victim to a cool shady place, off the ground if possible. Apply cold compresses to the head, neck, chest and wrists.

Spray cold water a little at a time over the body and rub constantly to stimulate circulation. Two or three persons are needed for quick treatment, and everything possible should be done to cool the victim without delay. Temperature should be taken every two minutes until fever is down to 103.

Two mistakes are frequently made in the treatment of sunstroke—victims are often removed long distances to hospitals without resorting to cooling measures at once, and not enough rubbing or friction is applied to the body.

Sunshine can be good for you, if you use it intelligently. However, don't overdo it.

NEW BOOKS

ON HOME PLANNING

BOOKSHELVES and stores have recently been flooded with texts, books and treatises pertaining to the many aspects of home planning. The books reviewed briefly on this page have copyright dates of 1945 or 1946, with the exception of "How to Plan a House," which was copyrighted in 1942.

None of these books were written with the intention of replacing the architect; all of them were published to help the potential home owner plan to build or purchase the home he wants.



HOW TO CHOOSE, PLAN AND BUILD YOUR OWN HOUSE

Helen Koues

A composite of architectural types and indoor details in both traditional and modern home designs gives the reader of this book an opportunity to choose, from a variety of types, the type he prefers. Included are more than 350 photographs, floor plans and illustrated details by a large group of American architects.

BOOK OF SMALL HOUSES

Harold E. Group

Financial aspects of building a home are discussed at some length in this book. Complete floor plans and elevations are given for fifty-six houses, costing from \$5,000 to \$15,000. A glossary of housing terms, construction details and tabulated material is also included.

PLANNING YOUR HOME FOR BETTER LIVING

Clarence W. Dunham and Milton D. Thalberg

A textbook presentation of planning to be considered before construction or purchase of your home. Its material covers the span from architectural drawings and symbols through individual rooms, garages, structural details and landscaping to legal matters and supervision of construction.

THE SMALL HOME OF TOMORROW

Paul R. Williams

Home plans designed primarily to help the prospective home builder formulate ideas. Construction details and room sizes are not given for these homes, ranging in price from \$3,000 to \$10,000. The "Kitchen of Tomorrow" and the "Bathroom of Tomorrow" are outlined in detail, plus news of developments in home equipment.

HOW TO PLAN THE HOME YOU WANT

Publishers of Practical Builder

This is a booklet telling, in a nutshell, certain features of a home that the owner must consider and watch for in order to have the home desired, whether it's built or purchased.

GUIDE TO HOME PLANNING

Kenneth K. Stowell

Full of check lists to be marked according to individual preferences, this booklet is intended to help clarify the home owner's ideas and decisions in planning his home. Diagrams and general suggestions plus scale plans of typical furniture pieces to fit on floor plans stimulate the reader's thinking and imagination.

TOMORROW'S HOUSE

George Nelson and Henry Wright

"This book is an argument for an expression in homes of modern life as we live it. It is also a plea for individuality against regimentation"—such is a statement of the authors. Six sections generously illustrated with pictures—all of functional designs—cover Living-Rooms, Dining and Entertainment, Kitchens and Baths, Bedrooms and Closets, and Windows and Exteriors.

HOW TO PLAN A HOUSE

Gilbert Townsend and J. Ralph Dalzell

Unique feature of this book is the section of "Self-Check Problems" at the end of the chapters. The book begins with a discussion of architectural styles; then, starting with the foundation, it works through every part of the structure. Eight full-sized blue prints, inserted at the back of the book, accompany this step-by-step process.

PLANNING TO BUILD

Thomas Creighton

A lesson in appreciation, "Planning to Build" presents a lively conception of what's what in the architectural picture from now on. An architect himself, Mr. Creighton writes in terms the layman can understand.

One section of the book discusses new materials and methods used in home building including plastics, wood, concrete, glass, masonry, steel and other metals, radiant and solar heating, and indirect and fluorescent lighting.

Daphne waited till the last train call to try to buy a reservation to the Lake Lodge. Result—no ticket, no trip and Daphne was bored, not "aboard" for the first few days of her vacation. *It's advisable to arrange for accommodations well in advance of your trip.*



Next attempt, with pre-arranged reservations, Daphne made it. When she needed her "scuffs" on the Pullman, she couldn't find them. They were buried beneath layers in her wardrobe suitcase. *An overnight case with essentials while en route can save time and tempers.*



Daphne's Dilemmas

OR

WHAT DAPHNE DIDN'T DO!



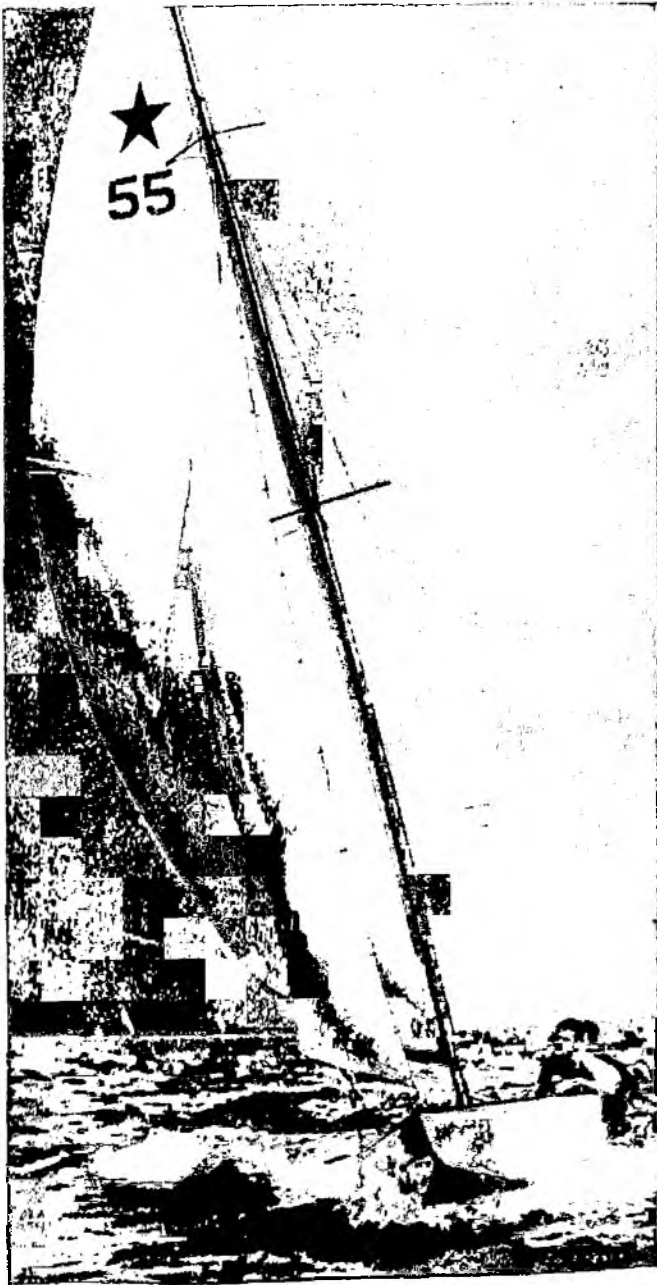
When she finally arrived at the Lodge, the wrinkles in her forehead (worry about a room) were equalled only by "corrugated pleats" in her dresses which had been literally packed, with neither tissue paper nor careful folding. *Jersey and simple tailored clothes make good travelers.*



"Look before you leap" is what Daphne didn't do. So there she was—tennis racquet and balls but—no courts at the Lodge! *Chamber of Commerce material and resort advertising literature and folders may help you decide where you might most enjoy your vacation.*



Just in the middle of her vacation, Daphne discovered that her funds were going fast and so was she, straight for home while she still had money to get there. *Planned savings with our association will help you prepare for any desired vacations.*



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Units of \$100 invested here in our full paid accounts will give you a cash income every six months. The principal remains intact. You'll want to take life a little easier later on, and you can do it if you invest this way.

Our cash income plan will buy you the extra dividends of a full and happy lifetime on your savings.



Investing in units of \$100 may not be within your means at the present time but you can build toward the same cash income plan for the future by building your savings estate on a budget savings plan.

Begin with a few dollars saved regularly from income. When you have accumulated your savings goal for that account, reinvest it here in a full paid account and let it build toward your free and happy future.

There's a real sense of security in knowing that when your regular earnings cease you will be financially protected with a source of income as regular and dependable as your salary in these earning years.

Build your savings estate in small units and watch it grow here with the addition of profitable earnings. Be free to do as you please in the years ahead by a farsighted savings program now.



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