

JUNE 1940

# Home Life



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**NILES FEDERAL SAVINGS AND  
LOAN ASSOCIATION**

302 E. MAIN STREET

TELEPHONE 528

NILES, MICHIGAN





## OUR OWN *Home Life*

It will soon be summer again. School will soon be out. Father's Day is just around the next weekend. Vacations will leave empty desks at the office and overflowing cottages at the beaches. Summer theaters will hear the rumble of practiced lines, the heavy swish of shifting props.

New homes will be rising where last year field grass or mud marked the landscape. Summer of 1940 looks like a busy season and we hope we'll help you in your work and your hobbies by the stories and articles we've collected for this June 1940 issue of our magazine

There are suggestions for your new home—and ideas for making this year's vacation something you'll really remember.

*F. L. Vandenburg, Secretary*

### **NILES FEDERAL SAVINGS AND LOAN ASSOCIATION**

302 E. Main Street, Niles Michigan

# TURN YOUR WISHES INTO PLANS

Most people who occupy rented houses for a long period express the wish frequently, that they could own their own homes. They assume without knowing the story of modern home financing that a large outlay of money is necessary, but the people who have heard about the safe and sensible plan for the budget financing of a home know that only a reasonable amount of cash is needed to start most families on their way to home ownership.

Modern home financing makes wishes turn into definite plans, which can be carried out simply and easily, without straining the family budget and without involving the borrower too deeply in obligations he cannot pay off. It is simply a matter of working with a strong, local savings and home financing institution such as this one, and using its practical facilities for making home ownership possible for you. The funds you borrow here are not funds that must be repaid in full in a year or two. Rather, they are long-term loan funds, and you begin your repayment in small amounts the very first month after you have made the loan.

The amount you pay back is not much larger in most cases than the amount you have been accustomed to pay for rent, and it is surprisingly easy to pay off a large part of your loan in a few years without a single large outlay for your home. Modern home financing gives you too the benefit of experienced advice in every step of your purchase or building. You can be assured that you are getting quality in your home, and that you are safe in paying the purchase price because your lending institution is as interested in the home as you are and will make every effort to see that it is what you pay for.

Take advantage of the services of an institution here in your own community—conveniently located—which uses all that is known to be sound and good in modern home financing, and see how the wish you have had for years regarding your own home can be turned into practical ownership.

## HERE COMES THE BRIDE

It's in the air—fluffy white tulle, the scent of roses, music, and gifts—a hundred and one lovely things for the bride's new home. Traditional it is to bring to the newlywed couple something with which to start their home life together. And all over the country this year, thousands of gay young men and women will begin their own homemaking—building their own future happiness with these gifts from friends.

Traditional, too, it is for us to help these couples to make their married life all that they pledged, by aiding them to own their own home. Whether they begin their "Mr. and Mrs." career in a tiny Cape Cod house or a Georgian home, it is traditional for newlyweds to come to this institution

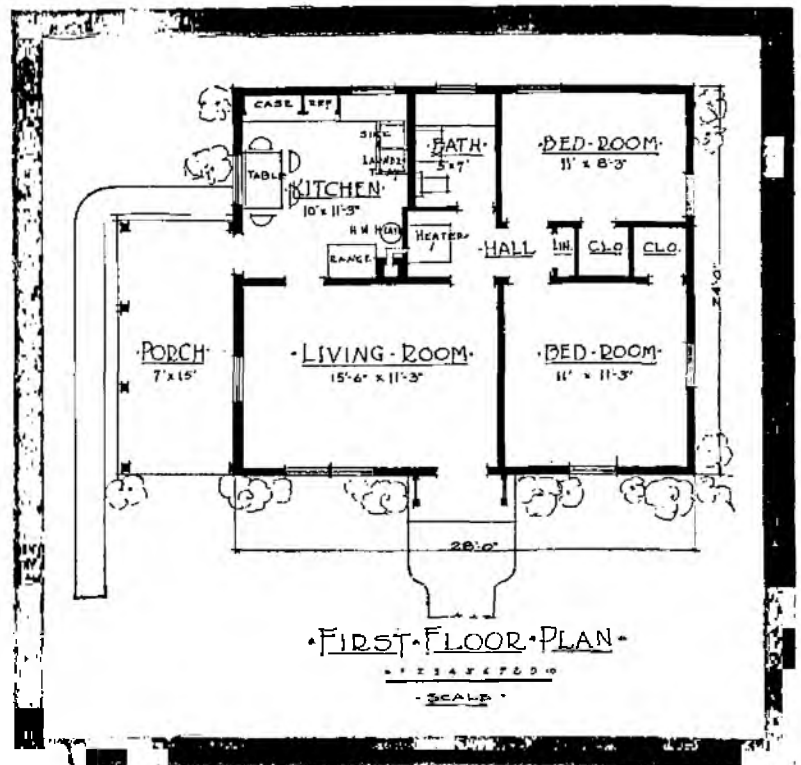
for their "first home" financing.

For new homemakers have plenty of ideas—hopeful dreams—visions of the future—and they need the friendly assistance of our officers who can offer them their experienced knowledge of real estate values and local building prices in addition to safe financing.

Here they can share their enthusiasm with a friendly, understanding counselor who arranges a home financing program to fit their own specific needs. He knows the strict budgeting it takes for young couples the first few months of married life—he knows how best to plan the monthly repayments to be "rent-size" and not to overtax the budget and he knows how pleasurable is the acquiring of a home when it is "worry-free."



JUST **BIG**  
ENOUGH



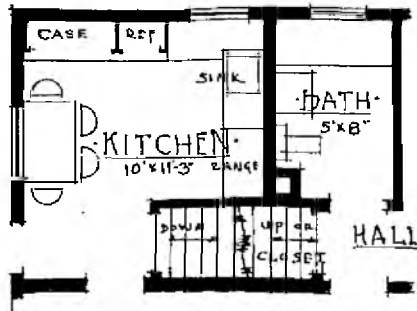
William T. Braun, Architect

**C**OMPACT as the modern apartment, efficient as today's automobile, this very little home is the answer to the cry of many Americans "I want a well designed small home!"

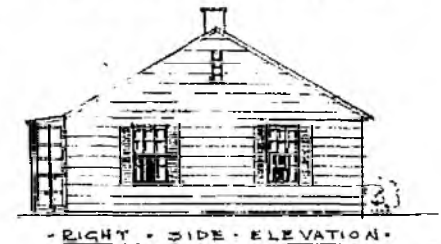
If the owner wants an attic or finished second floor there is a plan for making stairs. If the owner wants no basement—it is one of the most economical houses to build.

Further information about cost and construction can be secured here—and our economical home loan plan will be your answer to intelligent safe financing on a monthly payment basis. Ask us about it!

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•ALTERNATE PLAN•  
•SHOWING STAIRWAY TO  
•BASEMENT WHERE ONE IS  
•DESIRED - - ALSO STAIR  
•TO ATTIC IF WANTED•



# NOW PLASTIC IN FURNITURE



The legs of this attractive coffee table as well as the chairs have been fabricated of "Lucite." The biscuit tray and jam dish are also of the same material.



This is an attractive "Lucite" vanity chair. The intricately carved mirror frame is also of the same plastic material.

Dupont

PLASTIC furniture has become a beautiful and practical reality with the successful application of a new product known commercially as "Lucite." This crystal-like plastic has now gone beyond the limits of special designs and has become practical for many pieces of domestic furnishings. "Lucite" was recently shown at Grand Rapids used as legs for a new modern bedroom suite by Gilbert Rohde. The suite was made of an unusual type of dark wood of pronounced long striped grain. The drawers of the furniture pieces were covered with off-white

and beige leather. A group of occasional tables was also introduced—coffee tables, end tables, and others—with "Lucite" legs and glass tops.

This plastic which looks like quartz crystal but which can be carved, turned on a lathe, or worked like metal, has inspired many decorator's pieces of furniture. In this class, and now distributed nationally, are boudoir chairs and larger straight chairs with frames made entirely of curved clear plastic rods, luggage racks, costumers, and a variety of table bases combined usually with glass tops.

Other pieces are chairs with carved backs in a three-plume design, stools elaborately carved, restaurant chairs with a single heavy plastic rod across the top of the chair back, and whole tables.

Furniture miscellanies such as smoking stands with metal bases, tiered wall shelves for bathroom use, towel stands, magazine racks, consoles, benches, and bedside tables have been successfully produced. In at least two instances rooms with all "Lucite" furniture have been executed.

Equally great progress has been



"Lucite" can be fabricated into attractive accessories for the table. The salad bowl, salad utensils, vase, candlestick holders, and toast tray have all been fabricated of Lucite.

This "Lucite" fish in a sea of plastic seaweed makes an attractive centerpiece for any table.



Both head and foot of this bed have been made of "Lucite" sheets. Rods over the top of the headboard pipe light from the floor to the books of the "lie-in-bed" reader. The lamps, bed tables and picture frames are also of "Lucite."



made in decorative accessories of "Lucite." Curtain swags and rods, picture and mirror frames, breakfast bed trays, table lamps, waste paper baskets, shoe horns, mirror and brush backs, and many vases are appearing on the shelves of stores all over the country to intrigue the feminine buyers. For desk use there are combination ink wells and clock pieces, a gavel or a prismatic piece for paper weights, and book ends. Table accessories include flower bowls, salad and relish dishes, candlestick holders, salad forks and spoons, and a variety of tray designs. A large basket-shaped

tray suggests alternate use as a magazine holder.

Interior architectural use of "Lucite" for the home as well as for public and commercial buildings, is suggested by several interesting installations made lately in hotels, department stores, and even in railroad cars. The property possessed by this plastic of carrying light around curves, and of diffusing light in desired directions, has inspired a new angle of thought in many phases of interior architecture.

Edge-lighted balustrades, and etched screens of "Lucite" on which

the etched lines appear illuminated, have been fabricated. Frosted panels, made of the plastic, sandblasted, are used for room division in Pullman cars. Here, too, have been the first installations of light-carrying "Lucite" columns. Ceiling chandeliers, and all-plastic door frames, the latter with heavily carved pediments to emphasize their baroque setting, have appeared in department stores, while a hotel cocktail bar presents the first all-"Lucite" ceiling, consisting of some twenty-five hundred hand-tooled units, in a lighting effect made possible by the plastic's properties.



Gerald Young

## AMERICA'S FAVORITE HOBBY

**T**HE PEOPLE of the United States have always drunk deeply of the satisfactions derived from entertaining themselves. The "Little Theatre" like amateur sports and hobbies is a direct descendant of the desire to be a part of some group activity, and the desire to make use of natural talents. Amazingly, in the last ten years, the little theatre movement has enjoyed a mushroom growth, and those who have watched it carefully think that its rapid growth will in no way hamper its permanence.

In hundreds of communities, young and old have put their talents to work organizing and maintaining theatrical units which have enjoyed the patronage of their townspeople

and the support of surrounding communities. Some of the little theatre groups are operated entirely without capital, other than the proceeds from performances, and they depend largely upon the generosity of members' time and gifts. Others are either partially or wholly endowed. Still others are completely self sustaining.

In the smaller communities, the little theatre plays a civic role which is both welcome and worthwhile. It serves as a bond of interest. It affords active workers a chance for group activity in a worthy cause. It gives the entire area an opportunity to further a community project through giving and getting at the same time. Therefore, completely disregarding

the theatre as a training ground for the professional theatre, it is a pleasant and valuable asset to community life.

Many, many groups could be selected throughout the country as examples of just what can be done when the Little Theatre becomes a serious project, but we have chosen the "Belfrey Players" and their theatre at Williams Bay, Wisconsin. The 1939 season brought them through their sixth successful season. The "Belfrey Players" own their own theatre, which was formerly a church. They have preserved the original quaintness of the building by retaining the pews, electrifying the kerosene lamps and cleaning the old

wallpaper. The pulpit has been turned into a box office in the entryway, and the church bell calls the neighbors and friends into the productions. The group has made an addition on the back of the theatre which is used as the stage and dressing rooms.

Financing the theatre was arranged by the incorporation of the players and the issuance of stock. This stock sells at \$10.00 per share, is nonassessable and represents real estate. Because the theatre is located in a town that is a summer resort as well as a permanent community, two types of memberships are offered, "permanent" and "summer." The permanent membership is made up

of less than 30 people from the communities in the area around the theatre.

The "Belfrey Players" are active the year round. In winter they give bi-monthly performances, participate in the Wisconsin Dramatic Festival, and enjoy radio, playwriting, and the study of the theatre arts. This group won state wide acclaim for its production of "Smoke Screens" in 1939.

Like most serious little theatre groups, the Belfrey players attack their problems from a professional viewpoint. They overcome the problem of small house capacities by repeating performances. They maintain two directors and carry out a pro-

fessional type of program of which the 1939 schedule is an excellent example:

- June 21-25 "Personal Appearance"
- July 5-9 "Kind Lady"
- July 19-23 "Small Miracle"
- Aug. 2-6 "Call It a Day"
- Aug. 16-20 "The Enchanted April"
- Aug. 30-Sept. 3 "You Can't Take It With You"

In every community there is an opportunity to duplicate the success of the "Belfrey Players," and the weight of the program undertaken depends entirely upon the group's ambition, talent, capacities, and ingenuity. With serious intentions the result can be worthwhile and gratifying, and a unifying influence on any group that undertakes it.



# WHAT'S AHEAD FOR

## Home Building?



Ewing Galloway

**E**VERYWHERE you're told, "if you're going to build, start now, for delay will cost you money." As a potential home builder these cries—"Now is the time to build!" and "interest rates may go up"—simply add to your confusion and may cause you to retrench any ideas you might have had about building a home now.

Before you drop your home ownership dreams, a brief analysis of *exactly* how favorable the building market is right now, might clear some of your general confusion, and provide a straight way ahead for your home plans.

That delay in building will be costly, is no idle propaganda sent out by real estate agents and contractors. It is, rather, a sound economic conclusion reached after careful study of building and financing costs from records supplied by operating members of the building trades.

First, the prospective home builder, to be convinced that the building market is in his favor, should understand the general trend of the real estate market. This market, unlike the general business market, does not go in sudden spurts of prosperity. The real estate market has entered upon a stage that may be designated as "creeping recovery." The activity and values improve slowly and steadily and with better general business conditions, the speed of the "creeping recovery" is only slightly accelerated. Since the characteristics of the real estate market are such, it is plausible that property prices will inevitably rise. The trend is definitely up.

Granted, then, that your home building site will be more costly six months from now and you've decided to buy now at a lower figure, what of the cost of the actual building materials that go into your home?

According to the most recent survey made by Architectural Forum, the house built in 1926 (frequently spoken of as the "normal year") for \$6,600 can now be duplicated down to the last inch for \$6,000. There are several reasons for this reduction in cost.

First, while labor wages, a large item in the total cost of a new home, have not come down, the added efficiency available at the present time by selection of the most skilled labor creates an actual saving in labor costs, as compared with the normal year, 1926. Second, while building materials prices are again on the rise, these prices are destined to go higher. Materials, however, for a typical house can still be bought at a savings because (1) there is now better use of materials that eliminate waste. The United States Department of Commerce in the Division of Building and Housing, has been conduct-

ing an extensive research on both the manufacture and use of materials. Series of tests of brick and other types of masonry, tests of cement and concrete, on the weathering of building stone and other investigations have been made that result not only in better built, but more economically built homes. (2) Substitutes for costly materials can be used reliably and guaranteed by construction specialists to reduce the cost of materials. (3) Uniformity of building codes enables more economical management and better organization in the building profession which reduces to a considerable extent the expense of building in 1940.

Despite the fact that your house built in 1940 may cost less than the house built in 1926, your house will be better built—because of the new materials and processes—better heated because of new home equipment

—better looking because of the many new plan services that afford a vast selection of homes in different price brackets and better financed because of the modern long-term home loans that are made possible—through this institution.

Yes, today's home financing is in the buyer's favor. Our plan offers you a complete, safe, and economical home financing service. It is a tried and tested long-term monthly repayment plan. Ask us about the financing of your home. One of our officers who is a specialist in his field—acquainted with the real estate values in this community helps you determine what you can adequately afford to invest in a home, how you can incorporate your ideas into a house to meet your needs and how you can secure a worry-free home financing plan.

There are advantages to this long-

term, low-cost home financing plan that assures the 1940 builder of a sensible way to own his own home. After a small down payment monthly payments are often no larger than the rent now being paid for a home of equal size. There is no need for worry about loan renewals every few years. Under this plan your home is financed only once. When the last payment is made and you have complete ownership and in addition to this peace of mind, you have the satisfaction of living in your own home while you are paying for it.

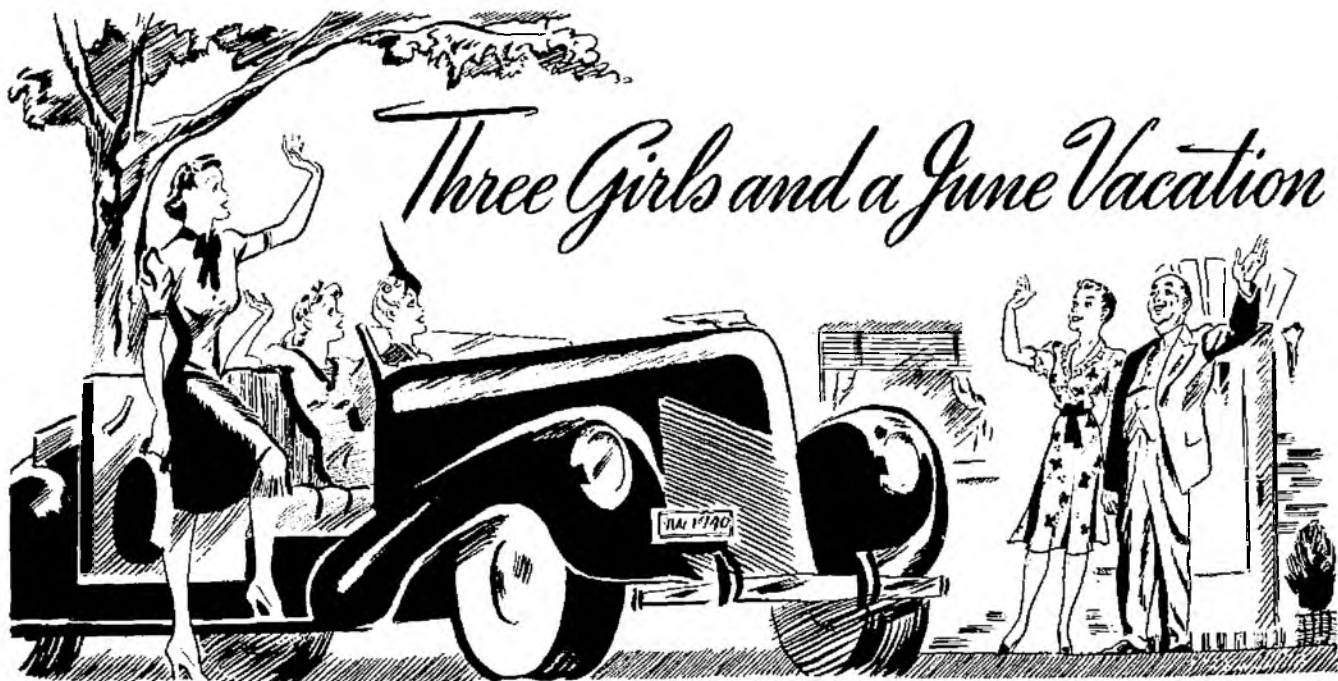
There's wisdom in building now. A home is of long life—a thing to be carefully planned and carefully built when you can realize the most for your building dollars. This institution has had long experience in helping families realize their homeownership dreams. Come in soon and let us help you build your home in 1940.



*The Mott Studios*



*The Mott Studios*



SEVERAL Junes ago three girls who were close friends — who worked in the same office— whose vacations all came at the same time—set out on a two weeks' "glorious vacation" together.

One was Betty.

One was Jane.

And one was Ruth.

Betty was the most happy-go-lucky. She never worried about vacation money until the week before she left. Then she wrote her mother a letter—a very special one—and her father a very very special one—and generally each one contributed 10 extra dollars "to spend foolishly." With the \$20 she would pay her two weeks' room rent and, as she chuckled, "go vacationing on her regular salary."

It was a typical Betty budget; that's why, when the three girls planned their trip over lunches, Betty heartily agreed to go.

The mail that next morning carried the usual special letters to her mother and father and, as expected, several days later came a note in her mother's handwriting. "You'll have a grand time, I know, on your vacation. So sorry I can't send a little pin money, but there have been so many extra expenses this month—"

Well, of all times for her mother to have "extra expenses." She'd write and say she just had to have the money! But that wouldn't do—not to her mother and father, who'd al-

ways said you had no right to extra pleasures unless you had the money for them. No need to worry now. Something would turn up, it always did.

However, when the day came to leave, Betty was with Jane and Ruth—her two weeks' salary tucked into her purse, and the room-rent bill still in her mail box.

Betty wouldn't have admitted it to either of the other girls, but nothing seemed much fun on the trip—she

kept thinking of how she could make up on the rent—where she could cut down. And instead of ordering just what she wanted for dinner, she'd glance at the prices on the menu and pick the cheapest one. She let Ruth and Jane go horseback riding alone—the one sport she adored—that \$2 could be saved for the rent. And by the end of the two weeks Betty was anxious to get back to work where she wasn't wasting time and money in "resting."





\* \* \*

Jane was the most enthusiastic of the three. It was her idea to drive west in her little coupe. It was Jane who made all the reservations—planned each stop—and talked constantly about the gorgeous scenery. She had convinced Betty and Ruth in five minutes with her bubbly vacation ideas. And the cost? The way Jane figured, with a box of crackers and a tent, the world was theirs for two weeks.

Jane knew (from the movies) how important clothes were in making the right impressions, so a few days before they left, she shopped for some sporty things—and before she realized it, she'd broken into her vacation money and there was hardly enough left to buy gas for a day.

So Jane borrowed the money she needed, and the first morning of their trip dawned as clear and bright as though it had been planned by the gods.

The bright girl in coral slacks on the beach—the pretty one in a stunning print at dinner—the sparkling one on the brown horse—that was Jane—dashing through two weeks of bliss.

On her dressing table at home was a note for the money she had borrowed. Why the interest alone was enough to pay for a new dress!

Well, it was fun while it lasted, but paying for a summer vacation in November wasn't exactly Jane's idea of living.

It was on February 15th that Jane

had a secret little ceremony in her room, and tore up in disgust the note at last marked "Paid in full."

\* \* \*

Ruth loved vacations! Two weeks each year of doing everything you'd wanted to do all winter. And what could be more fun than driving west with Betty and Jane? She began packing her bag days before they left—taking things out, rearranging, and putting them back in.

Several days before leaving, Ruth took a little longer lunch hour and went to the savings and loan association. The manager was glad to see Ruth and as pleased with her vacation plans as she was.

"Of course you know why I'm here," she grinned.

"Sure," he said. "On your way



out you can get the money you need. You know Ruth, it's a real pleasure to see a young girl like you save a part of her salary so regularly. Then when vacation time comes it's nothing at all to take a part of that investment for two weeks of fun. I wish there was some way we could put you in our window and tell everyone passing by that you're the girl who knows how to enjoy living."

"That's nice of you," Ruth beamed, "but if it wasn't for your association I probably wouldn't save at all. I think we both do pretty well. You know it isn't every place that's so friendly and expert in their advice. I like my savings program. It's just enough to make me aware of what I

spend and not enough to make me skimp to keep it up. And it's really pleasant to go on a vacation that's all paid for in advance."

The office staff bid Ruth goodbye that next night and Ted sent her off with a tiny new cosmetic bag—just right for traveling. They all knew Ruth would come back saying it was the best vacation ever—not another vacation could beat it. Every year she always said the same thing—and every vacation seemed that way to Ruth.

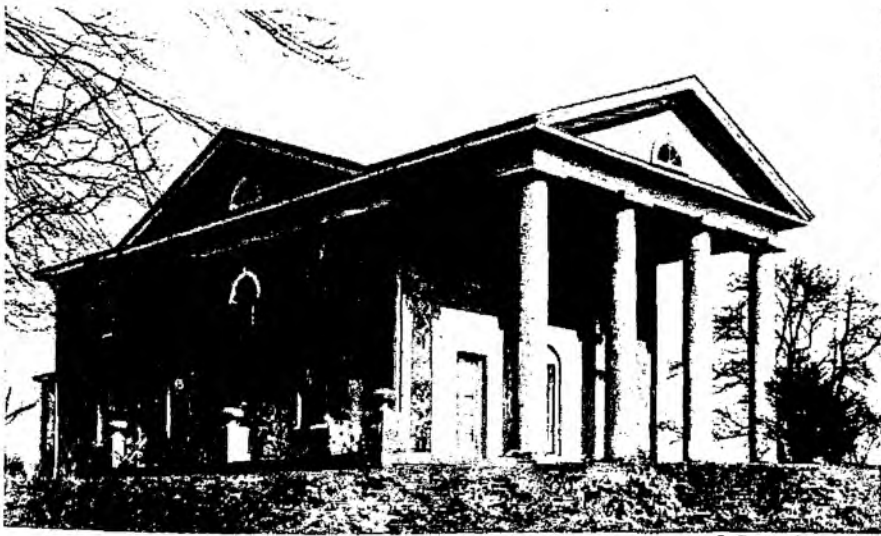
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When the office manager asked the three girls two weeks later about their trip, Betty said "awfully glad to be back, earning money." Jane commented—"While it lasted, fine—now to pay for it." Ruth said simply "Swell!"

What is your vacation philosophy? Two weeks of worry about unpaid bills—borrowing two weeks' pleasure to be repaid at a dear price, or two carefree weeks full of fun and pleasure, all paid for?

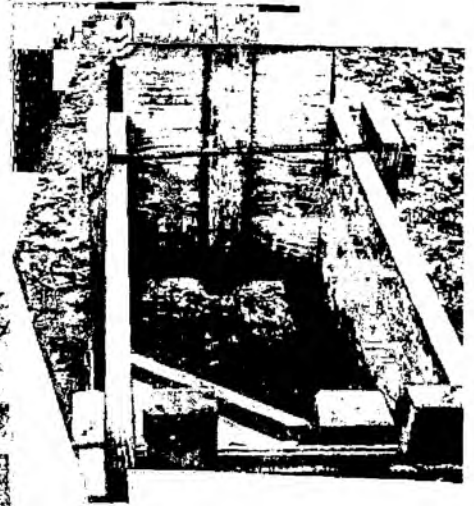
If you want carefree vacations in years to come, let us show you how easy it is to look forward to by saving a few dollars each month, establishing a "nest egg" from which you can draw each summer's vacation expense. We'd like to show you, too, how we help you reach your savings goal sooner with the regular additions of worthwhile earnings that your savings dollars receive here. Of course, there is no obligation. Won't you come in soon?





U. S. Dept. of Agriculture

Still standing after 167 years is this rammed-earth house in Washington, D. C., its many rooms now used as a tourist home. Its walls, hard as stone, were probably made in plank-constructed forms similar to those which are in use today.



From Selma Robinson's article in the "Rotarian Magazine"

IN THE city of Washington, D. C., there is a three-story house built of dirt in 1773—167 years ago! It is not adobe, which is clay bricks mixed with straw such as are common in Mexico and the American Southwest. It is not plowed-up sod, used by pioneers on Western prairies for their homes. Rather it was made of slightly moist earth tamped solid in a form of construction known to the French as *pisé de terre*.

And it is nothing new!

The historian Pliny (A.D. 23-79) noted that 250-year-old watchtowers built by Hannibal were still in use and that: "The walls are molded by enclosing earth within a frame of boards. They will last for centuries, are proof against rain, wind and fire."

The Washington house bids fair to live up to Pliny's promise. Not long ago house wreckers were consulted. They discovered that the wall had turned to stony hardness. Wrecking would cost so much that the owner decided to let the building stand and enlarge it by adding a frame wing.

So excellent is the dirt-wall insu-

lation that its heat loss is much less than that of solid brick or of frame or veneer construction, affording a substantial saving in fuel costs and, perchance, air conditioning. In one case, rammed-earth walls showed no trace of frost when the thermometer dropped to 30 degrees below zero, a temperature which coated the inside walls of other unheated buildings with frost.

These sturdy walls of earth are also fireproof and soundproof. They discourage ambitious termites, vermin, and rodents. They stand against high winds. They are suitable for large buildings. A rammed-earth church in France, 80 feet long by 40 feet wide, was 50 feet high. After 80 years of use it was gutted by fire, but a year later the walls were so solid they were used rather than razed when the church was restored.

The public, when it occasionally hears of rammed earth is incredulous. Hundreds flocked to watch the construction of an earthen dwelling at Cabin John, Maryland. It looked all right and it felt all right, but the doubters were convinced that there was a trick in it somewhere. "If it is

really a dirt house you are building," said one cynic, "I'll be back next year and see it collapse in a mud heap." That was 17 years ago. Today the house is said to be stronger than ever.

Nonetheless, there is reason for the general suspicion and hesitancy. The first reason is that to build of *pisé de terre*, the soil must be right. Usually dirt that makes clods which resist crushing in the hand works out well. So does soil which, in a road or footpath, forms firm ruts or remains hard when wet. For a trifling cost, laboratories will make analysis of soil samples and advise whether sand or clay should be added and in what proportions. The agricultural experiment station of South Dakota State College, at Brookings, for example, will do it for \$2.

The actual building of the walls is a simple mechanical job. The dirt is simply shoveled in five-inch layers, within wooden forms such as are used for concrete, then tamped, then more dirt added and so on. The forms usually are ten feet long, 36 inches high, and made of planed 1½-inch planks. The sides are held 18 inches

apart by iron rods or bolts. Withdrawing the bolts from the walls at times presents difficulty. Greasing them or placing a thin layer of fine, dry sand around each bolt as the earth is rammed into the form overcomes the trouble.

Recently, James A. Davis and G. Warren Spaulding of the Haskell Institute, have developed a simple machine which gulps in earth after it has been mixed with binder, puts it under pressure of 1200 pounds per square inch, and delivers 8x10x12-inch blocks weighing 65 pounds and almost as hard as concrete. With this machine, a small crew is said to have built walls for four-room houses for approximately \$50.

Obviously, the chief cost of ramming the walls by hand is one of labor. Figures vary, but the usual saving over brick walls is 25%; over concrete walls as much as 50%. Three men can, in a day, put up 54 square feet of 18-inch wall of the first story, or 48 of 14-inch wall of the second story of a home.

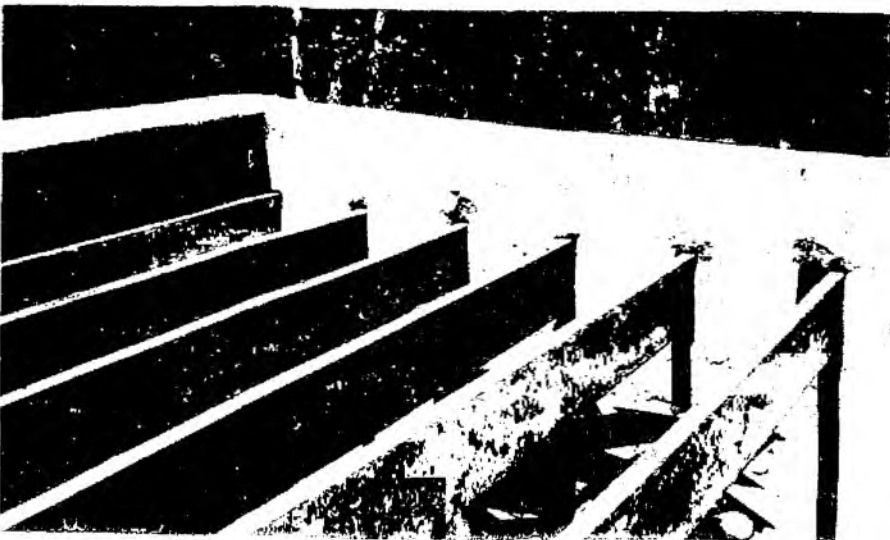
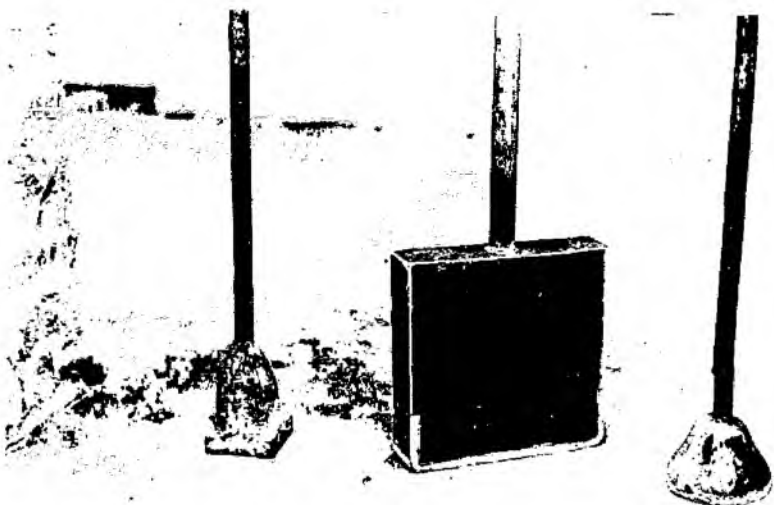
Rammed-earth building, like all trades, has its tricks. There is, for example, a labor-saving technique of doing corners; and wood blocks, creosoted to discourage termites, should be set in the wall wherever window or door frames are to be nailed to the structure. But all such points are meticulously explained in a five cent pamphlet, "Rammed Earth Walls for Buildings", Farmer's Bulletin #1500, from the United States Department of Agriculture.

In Sweden, rammed earth is used not only for farm buildings, but also for cottages, bungalows and even mansions. The method has been found especially helpful in Swedish colonization, and the Government now subsidizes pisé construction on subsistence homesteads.

Now that a way has been found to analyze soil properly, there is no reason why rammed-earth houses should not enjoy some of the popularity in the New World that they have had so long elsewhere. They are not a fad or a novelty. The modern pisé houses are fashionable and modern, offering a distinct challenge to architects and contractors not only in the United States but also in other countries to revive interest in this, one of the oldest forms of construction known to mankind.



*A modern home near Washington, D. C. to the eye, yes. But its first story walls are made of rammed earth. Below are the rammers made by a present day blacksmith which were used in tamping the walls of this modern pisé home.*



*As the Earth wall rises openings are left for the joists. This picture shows the pisé house in the early days of its construction.*



**"THEY  
WON'T  
DO  
ANYTHING  
RIGHT"**

**M**Y CHILDREN just won't try to do the things I tell them. I say the same things every meal and every day, over and over and they still act like little heathens. They don't seem to know what is right!" wail young mothers of perfectly normal healthy children who seemingly insist on bad manners in spite of Mother's persistent struggle.

The answer is pretty simple and one that may make Mother hide her pretty face in shame, if she gets the idea. Children do as they see others do, the psychologists say, regardless of how many times they are told to do otherwise. They have some demon-like determination to do things exactly like the adults about them and they are better mimics in manners than they are in words.

If you really want your children to know what is correct in table manners, how to excuse himself from a room full of people and how to greet guests and answer conversational questions, he'll have to be around to hear and see you in social contact so

he'll have a standard of measurement. When he first makes his appearance at the family table a few sharp rebukes may be necessary but he'll soon be quite a little gentleman if he watches Daddy and if Daddy is a gentleman.

If Sister hears Mother greet the guests cordially and easily, she'll be using the same words, smiling in an almost laughable imitation of her mother. If Grandmother leaves her spoon in the coffee cup when she drinks her coffee, don't be surprised if the little darlings pick up the habit and don't expect them to see any sensible reason why they shouldn't do it if Granny does.

The answer to the worried Mother is that she must make a special effort from this day on to make her home the cordial, peaceful place she wants it to be, if she expects to have well-mannered children. The way that life goes on about them influences the children, and if it is ruffled with loud talking and careless manner, nothing you can say will make the children act mannerly and well-behaved.

But if they are healthy, and if their little lives are one pleasant day after another, and if Father and Mother seem to be people whom it is worthwhile to please and whom it seems to be well to copy, you'll have no trouble with manners. We mean no *major* trouble. The child may be an inventor at heart and a daring soul and try out a new custom of eating with his knife although he's never seen anyone eat with a knife. If ignored he'll give up trying and settle back to the known comfort of a spoon or fork.

Don't insist on little customs like having the children come in to say good night to guests before they go to bed if they find it hard to do. Usually if it is a nightly custom they'll come in without any thought about the matter but if it is suggested in front of the company the children may refuse to comply and they are not far from wrong.

You'll find that the adults in your household are far more difficult to train to handle your infants the way you want them handled than are the children. You may have to do a little fighting with father and any in-laws who live with you but fight it out if you want well-mannered and nice children.



## *Schemers Get Ahead*

**I**N OUR observations on life there are two kinds of “worriers”—the schemers and the “what-will-I-do-now” type. And they are as different as day and night—and strangely enough, almost predestined to be lucky and unlucky in order named.

The schemers are the people who plan ahead—carefully and as intelligently as they can and try to foresee any difficulty or need that is apt to present itself. They don’t frown and mutter about life’s bitterness but they recognize the fact that every day isn’t rosy and any day might bring up some unusual set of circumstances that would call upon them for quick decision, ready money or a sudden reversal of their way of living. Now they can’t determine everything too definitely but these people who are prepared for anything can usually handle anything. Straight thinking about things they know are apt to come up has given them the ability to handle day to day events with finesse.

If Junior wrecks the family car, they’re the kind of people who have the right kind of insurance. If a new baby comes along at a time when the family have other events planned, they work out the financial end, change the plans and welcome the baby as if he’d been the invited guest.

If Dad has to go to the other side of the continent for his health, long time preparation will have hardened

them all to making the best of the situation and giving fate a second chance. These are the people who honestly look ahead and try to make their lives easy and happy by being prepared for what may arise.

But the other type of worrier—the “what-will-I-do-now” type is the kind who goes along happily assuming that he won’t be bothered with any emergencies, letting the future take care of itself. They pooh-pooh the people who are always figuring out the best way to do things because they believe that when the time comes, they’ll think of something. But when a crisis does approach them, they cry for help—they’re lost in fear and doubt and they are incapable of putting sanity and common sense into decisions. The reason they can’t is that they have never given a thought to such a possibility, and now their fears are based on ignorance. They never have any money. They borrow or try to borrow and find how hard the way is for the man who has no backing. They make heavy demands for money, time and thought from their friends, and they come to expect other people to tell them what to do.

Of course, all of us know both kinds of people. We would like to think of ourselves as the “schemers”—the kind of person who can handle almost anything. And if we once put a little effort toward that idea, it’s sur-

prisingly easy to change over, even if we’ve been the “what-will-I-do-now” kind.

An intelligent review of the past is your best basis, and will give you an idea of the things you may expect in the future. To that add the things you hope to do—trips you want to take—pleasures you want to give your family—and dreams you have for a new home of your own. When you’ve thought over very carefully what the future may hold for you, you’ll discover that the foundation of all really intelligent planning is a program of saving. You don’t have to save a large amount. It’s regularity—that’s the main factor—a planned financial program to provide dollars for any emergency, and to start the saver on a peace of mind program that will build his confidence for his future.

The people we know who are intelligent schemers are people who can look ahead to everything and feel fairly secure, because they are savers.

Money is a strange and sure balm in times of trouble. It represents a kind of safety that only the people who have planned ahead can know—and enjoy. You can enjoy it and you can get a head start on a happy future if you worry intelligently enough to save regularly and if you invest carefully. To all the careful schemers we know, we extend an invitation for you to talk over with our officers a plan for your savings—where you’ll be sure of safety for your funds and enjoy regular profits—the savings factors the “schemers” demand.



**I**N THE new home you are building this spring and summer, are you spending the few extra dollars required for insulation or are you foolishly cutting your building costs down to budget proportions and lopping off the price of the insulating protection?

The builders of small homes too frequently regard insulation as the most logical item for economical corner cutting but they forget that good insulation is a permanent economy, and should be installed in any home which is to give continuous comfort, provide good health and long time happiness for the occupants.

Like a "believe it or not," insulation principles were first applied in residential building to keep out heat rather than to keep out cold and consequently the first real developments came in the warmer areas. But when insulation was talked about, the manufacturers seemed to use the facts and figures on economy in heat fuel to make only a minor issue of the greatest of all insulation's advantages—human comfort. In the minds of home builders through the years, the idea was considered and then dropped because they could see a price saving in the construction of the uninsulated house, and they had yet to experience the comfortable living an insulated house could afford the year round.

Today all of us are much better informed when we approach the problems of what we shall or shall not put into our homes, because the home financing institution, the contractor, the architect and even the next door neighbor who leans over the fence and watches the house take shape will tell you that your home, well insulated, will give you greater year round comfort, more economical household management, fewer doctor bills, and greater resale value.

Insulation today means "any material which in nominal thickness greatly retards the flow of heat from a region of relating high temperature to a region of lower temperatures." On the market are four major kinds of insulating materials:

- (1) Boards of cellulose fibres
- (2) Blankets of eel grass, wood fibre, vegetable fibre or hair between paper
- (3) Mineral wools
- (4) Reflective metal insulations.

Technically, you do not need to have a lot of information if you can

# INSULATION

Your Year Round Protection





2. Permanence (not subject to rot, decay)
3. Non-combustibility
4. Economical application
5. Moisture repellent
6. Reasonable in cost
7. Adaptability

Talk over your insulating problems before you build and be sure that your family will be living in a house that contributes to better disposition and better health, due to greater comfort, and which will give you lasting satisfaction.

Regard a complete insulation job when you build as a long time economy—one that will pay you comfort dividends every year you live in the house, and even if your monthly payment has to be a few dollars more, add insulation to your building budget.

This institution will assist you in planning the best insulation for your home, and you'll be ahead. Comfort and economy for your family home are the two factors you will want to provide for, and we can help you plan intelligently for a better home.

depend upon a good contractor for building your home, but you should know that in addition to these different kinds, such building materials as stormsash, and double windows used in the northern and colder sections, weatherstripping around windows and doors, and even awnings are all part of a complete insulation job.

Keeping your house cool when the temperature soars outside, and keeping it cozily comfortable when the temperature dips outdoors are the problems that concern you. Heat that pours down from the sun penetrates an unprotected house, and raises the indoor temperature, even though the windows admit cool breezes, and the electric fan circulates the air. Warm air produced by your heating plant mixes with the incoming cold air which seeps or blows into an unprotected house, and the result is an uncomfortably low temperature or high fuel bills.

If your house is protected by an insulating material selected by your contractor or architect, for your efficiency, comfortable temperatures can be maintained inside in any

weather, and a more efficient, healthier home will be the result. All of the kinds listed above produce the same desired effect of checking heat movement, in hot or cold weather and no one kind is superior to the others under all circumstances. Your contractor will take care that the installation of your insulation material is made so that there will be no collection of moisture within your walls.

All forms of insulating materials may contribute to the formation of dampness in the areas, but dampness may be prevented if one of two accepted methods of application are used. The use of a vapor barrier between the interior, where the moisture originates, and the insulation is one way; and the other is to permit a breathing space or free circulation of inside air to the colder outside air. That again is a technical problem, and not yours, actually, but one which you can entrust to your builder.

He will check, too, on the major requirements of any good insulation material, noted briefly here:

1. Stability (both physical and chemical)



# A DAY FOR FATHERS



FATHERS are quite important people in most households. They are the breadwinners, the final authority, the staunch support, and the kindly voice in family affairs. And yet, because they go about their daily business quietly and without much noise about all they do, families are apt to forget that honor and respect are sometimes lacking.

A day of tribute to the fathers of the country was first established, so the records tell us, just thirty years ago, and the inspiration was a father who had reared, alone, his children after the death of his wife. Mother had a day, and she was toasted and honored for all her services to her family but as Jane Addams said "Father was left out in the cold."

The idea grew, and Sunday, June 16, as a nation, we will call to mind all that the fathers have done and are doing for the protection, safety and education of their children. Father will have special attention at the family dinner, and all day, efforts will be made to make him happy and aware of the family's respect and affection.

But isn't that a rather small way to tell father he's doing a really big job well?

All of us would like to be able to take the time and the trouble to make Dad aware every day in the year that he is doing a big job well, but we're only human and we accept and go on without making our thoughts or even our approval known. All of us are alike and all of us mean to do more than we do, but days slip by and months roll along, and suddenly we are snapped into realization by such a day as Father's Day, and we all feel guilty and ashamed.

Sometimes we think that if all the families whose names appear on our savings and investment records could look upon the man of the house when he makes a new addition to the family savings, or comes in to have his investment earnings added to his savings book, they'd have a better idea of what the financial security he is building for his family means to him.

The men who have children in their homes tell us hundreds of times during the year what the money is being accumulated for, and what it is going to do for these children. They tell their stories not with pride in their own achievements but with pleasure in the fact that their boys and girls are going to have what

they want and need, and that their lives are going to be better and richer than their parents' lives.

We've had the privilege of seeing a father come in and ask for his savings to use as a down payment of his own home for his family, and sometimes the excitement of the occasion is enough to bring tears to the eyes of all of us. Here is money carefully saved, and diligently invested.

We've had the privilege of seeing fathers come in and thank the heavens that they have money to use when sickness or emergency needs demand money. We couldn't be in this savings and home financing business without knowing how deep and how strong is the desire of every father to make a good life for his family. We'd like to shout from the housetops these stories about the fathers we know who every day in the year are saving and striving to build reserves for their families, to give them the best in life, and to make their earnings go the farthest in family spending.

But we'll probably go on being like all humanity, hearing and seeing and knowing the works of the fathers, but needing a special day to remind us of the respect we owe them.

# "THE BACKYARD'S BIG ENOUGH FOR A BALL GAME!"



And big enough in which to grow and play—for a rough and tumble boy who treasures a catcher's mit above all else.

Dad's happy about it, too. He has a sense of security about the family he's never had before. And he's done it with a little more than he formerly had paid for rent. He's buying his home the sensible way . . .

. . . the same way *you* can pay for *your home*. Here you can use the convenient budget payment plan. For monthly repayments on one of our long-term, low-cost home loans are adjusted to fit your family income. Sensible, convenient, and with the friendly service you'll like.

## YOUR FIRST STEP

The first step to take, when you decide to build or buy a home is to consult this friendly savings and home financing institution.

Here you can get advice about the quality of the home you plan, local ordinances, supervision of legal details and ideas for modernization . . . even assistance in selecting suitable house

plans, and . . . the safe long-term, low-cost home loan plan for which this institution is known. You are protected in every step of your home financing.

Certainly this extra assistance will be helpful to you, as it is to many other families we serve—families who like yours are inexperienced in handling details of acquiring their own homes.



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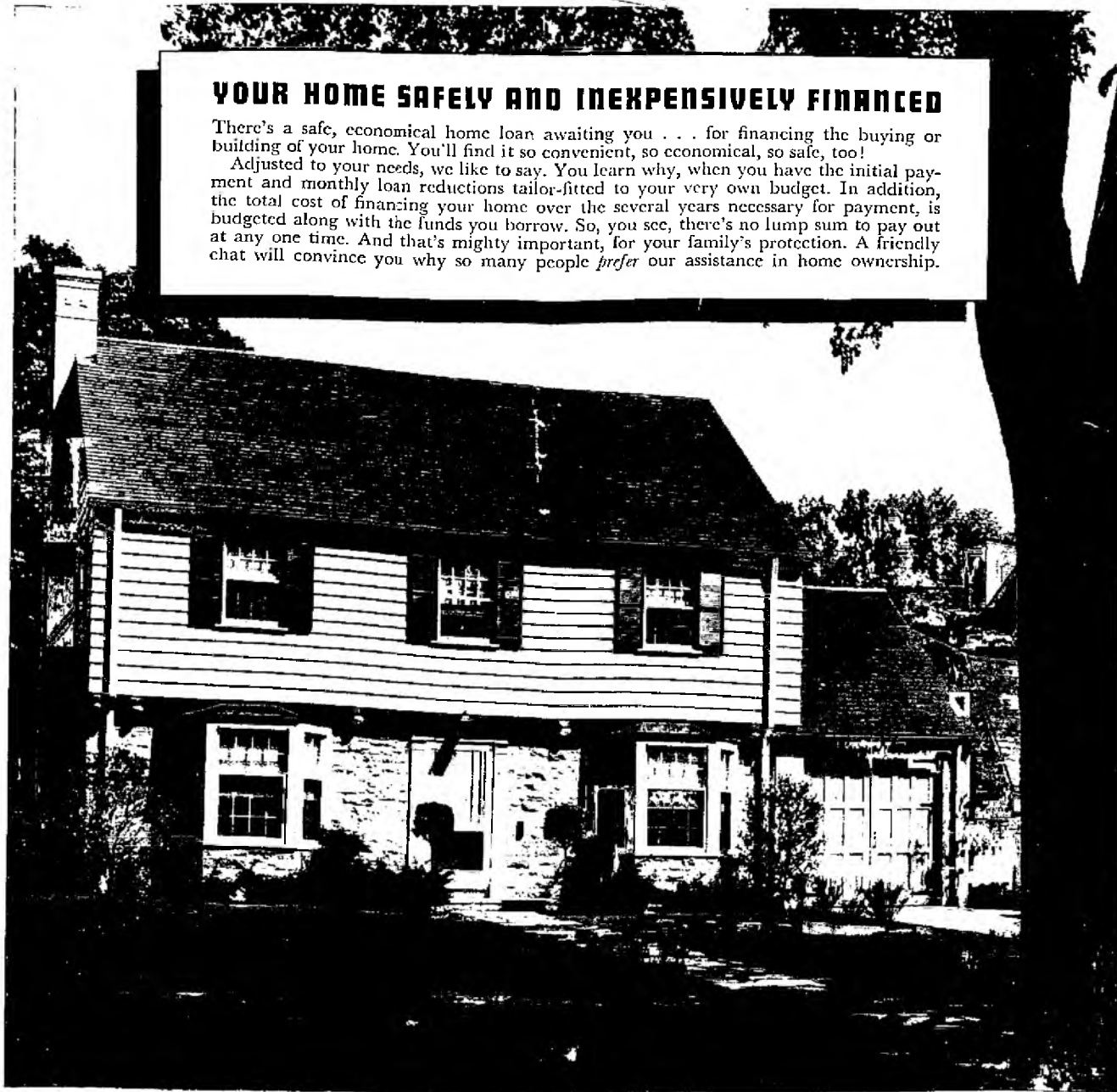
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