

MARCH 1941

Home Life



ISSUED FOR YOUR INFORMATION AND ENTERTAINMENT BY



**NILES FEDERAL SAVINGS AND
LOAN ASSOCIATION**

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NILES, MICHIGAN





OUR OWN *Home Life*

March is here with more than a hint that this is the spring, and we've taken our mood from the season and brought you a series of pictures on remodeling your home. Modern manufacturers are more than helpful in telling you just what to do with various new practical products now on the market for remaking your home, and certainly you'll find an idea or two here for your own domicile.

Fences, too, need attention this time of year so we've given you a series of interesting fences, just in the event you might want to build a new one around your lot.

Of course, there is included our regular feature, a new small home for the month which you can build, and we know you'll like its typically American lines and traditional beauty. May these pages afford you pleasant moments!

F. L. Vandenburg, Secretary

NILES FEDERAL SAVINGS AND LOAN ASSOCIATION

Why Do They Say,

“The American Home—The Safeguard of American Liberties?”

THE PEOPLE who have made the United States a great and safe nation today are those sturdy minded, stiff-back-boned people who plan for their own old age security, who are a bit skeptical about any plan for security that looks too easy, and who like to know that the coins jingling in the pockets were put there with honest means.

These same people know by experience that there is nothing too sure in the big complicated world of business, and they are convinced that the best protection they can give their own future, and the surest wall against the unknown things that are to come, is to acquire the full rights to a home.

Years ago, the savings and home loan business of America chose for its slogan “The American Home—The Safeguard of American Liberties,” and through the century and more of its service, the entire business has devoted its interest to making home-ownership possible for more families. A monthly payment plan, with the home financed over a period of several years has given many families with moderate incomes a real opportunity to make themselves secure and happy with homes of their own.

The man who puts aside a regular amount for his home purchase each month is actually saving money for his old age security—just as if he were putting the money into the safest investment he can find. He is more than apt to maintain his home in fair condition as long as he lives in it, both because he enjoys keeping it attractive and sound, and because he will treat it as an investment.

Home owners, and people who provide safely for the years to come are the substantial citizens of the nation—whose mutual interests are served by this type of savings and home financing institution.

Here, at this institution you can finance your home, now, with monthly payments, and repay the amount you borrow gradually, like you now pay rent. Ask about our home financing service and start your home this year.

Your Savings—Your Safety

Saving your money is your personal, private pleasure. But we know, because we are meeting new savers and experienced savers every week, that there is such great satisfaction in a savings account that you can't help giving verbal expression to your pleasurable feelings. You feel so good to know that you have a bulwark against little emergencies which used to annoy and worry you, and somehow the satisfied feeling must have an outlet in telling your friends that life looks good these days.

We've decided that there are just two kinds of people here in our

community—the savers and the non-savers. The savers are constantly trying to spread the gospel of saving and you'd be surprised how the ranks are growing, and how the satisfied talk is increasing.

Perhaps it's because things are better for all of us. Perhaps it's because we all learned a harsh lesson a few years ago. Whatever the reason the savers' ranks are growing and if you're not here, among us, we are ready to welcome you into the fold of satisfied and worry-free investing members of this institution. Drop in and hear how your savings will climb here.



Future Coed

1958 MODEL

Ewing Galloway

SHE'S not too sure on her feet. Sometimes those sturdy little legs play tricks on her—and when she thought she'd race to the window and see her Daddy she finds her nose buried in the carpet.

But although she has a lot to learn about the way to run and play and eat, she won't have to worry about her higher education because twelve times already, her Dad has invested the savings that represent the start of a college fund for her.

Grandfather brought along \$25 in a neat check the first time he visited the new baby last year. Uncle George sent a ten dollar bill pinned to a note of congratulations. Great Aunt Jane, for whom she was named, gave little Jane a start of another \$25 for her future.

Her Dad added the money all together and being a prudent young man, he opened a savings fund for Jane in the same savings and home financing institution where he had been saving and where he was paying for his home.

A start of \$60 made a handsome beginning but he knew that he could have started with much less than that if the baby's generous relatives had not made their first gifts financial gifts.

Now Jane has celebrated her first birthday, and she has become a definite personality in the household. Daddy and Mother are already noticing talents and adaptabilities in their small daughter which they will want to develop, and child training in these days takes money. So every month they have added to her savings and in the years that are to come Jane will have the things she needs and wants.

Every family which is looking forward to giving not only the first baby but all the children the advantages wise parents know are essential to happiness and success can start the way Jane's father is starting. Actually he is only in the beginning of the program he plans for the next seventeen or eighteen years, but the regularity of his investment, plus the steady

earnings of Jane's savings in the institution will make a substantial sum when she is ready for her education.

You will want your children to have an education and the only way to be sure that you can pay for the schooling is to start now to put the money away. Thousands of families have used our savings plan to provide for these school expenditures and have successfully reached their savings goal. How much you can save, and how often you can add to the savings, plus our regular additions of earnings, will determine how fast your savings will grow. Advice on a safe program for your family, which will give your children the opportunities Jane will have, can be secured here, in a friendly talk with one of our savings and investment officers.

Start now—and with Jane your children will grow in security and protection. You'll like the convenience and profit of investments here—and you as a parent can make your farsighted plans today—and get these savings advantages.



Workers at the machine which makes plastic record biscuits, sorting and stacking the strange pieces which will become our ten and twelve-inch records.



Ewing Galloway



Original wax record as it is cut in the recording studio. The operator is adding the eccentric groove for the automatic safety stop in the center. From this wax record the matrices are made.



Masterpieces in Music

IN AMERICA there has been in recent months a growing appreciation of the world's great music. Certainly, the broadcasts of famous symphonic music by orchestras that the average man formerly could hear only once or twice in his lifetime, and the more frequent tours of famous musicians in this country, due to unsettled conditions in Europe have been two important reasons for the awakening.

Perhaps a third is the production of excellent new record playing machines, which are attached, or a part

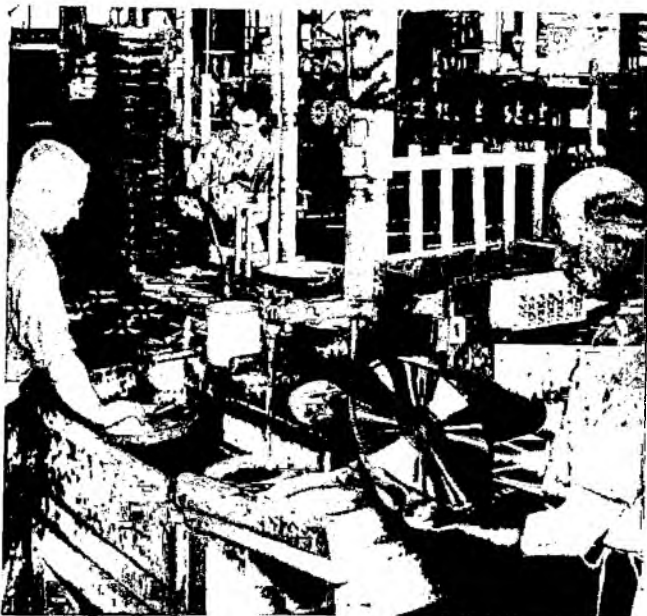
of, the better radios of our day. The family with a record attachment can be counted upon to buy one or two records, so say the manufacturers, and once the record bug bites, the record sales for that family goes up.

We have come to recognize good music and to delight in listening to it played by the best musicians and under the direction of our best conductors. The record business has seen a revival and last year a drastic price reduction by two of the biggest producers made it possible for the average family to buy some of the finest

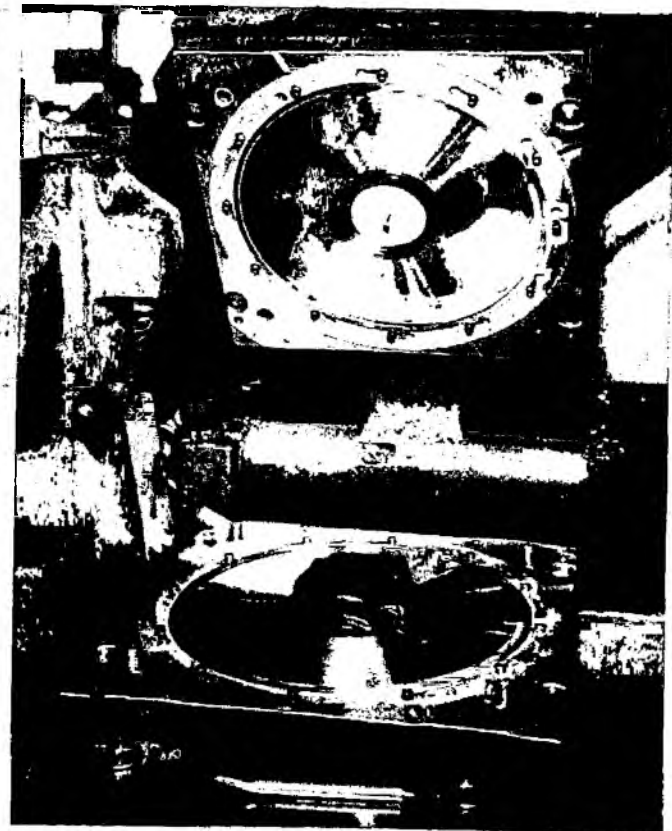
records ever produced in America.

Since record making is an up and coming industry in our country, perhaps you might like to see how these amazing discs are made, and the intricate processes that make the faintest note a thing of beauty on your machine.

Starting with the plastic material from which your records are made, these photographs take you through the manufacturing processes, with some minor exceptions to the finished record which you buy for your family's pleasure today and tomorrow.



Three workers showing the method used in manufacturing a matrix or master record, from which the commercial records are copied. Here the scene shows the "mother" being cleaned prior to electroplating the record matrix.

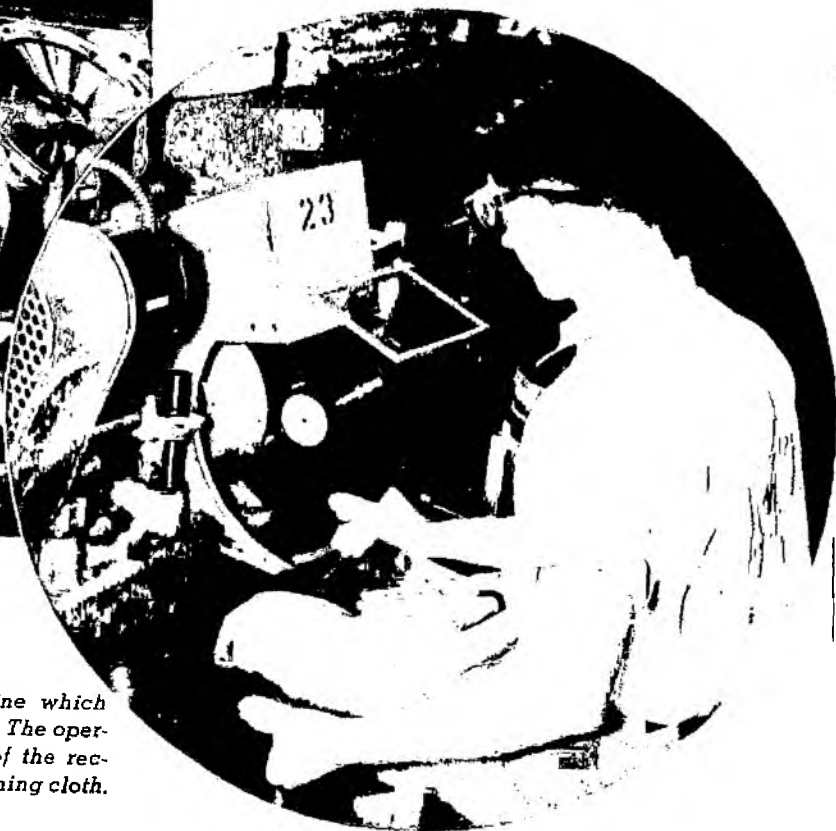


Close-up of the record press with the matrices shown on the upper and lower plates. The wad of plastic in the lower plate is the reheated record biscuit now ready to be pressed into a finished record, the product we would buy.



The new record receives its first inspection from the press operator, who can discover imperfections at a glance. All scratched records are immediately discarded.

Operator working at a machine which whirls the record at high speed. The operator then polishes the edges of the records with emery cloth and polishing cloth.





Be Ready for a **HOME BARGAIN**

LAST month, a young man regretfully watched a nice little home sell at a bargain price. It was in a neighborhood where he wanted to live. It was just the right size for his growing family. Attractive, well built, and completely modern—it would have been the ideal home for him to buy.

But he had to pass up the bargain and watch another man buy the home for his family. His predicament is similar to that of thousands of "would

be" home owners. They want homes of their own and they hope, year after year, to be able to afford to buy or build, but they never have the money for a down-payment.

This association suggests an easy way for you to put yourself into the happy circumstance of being able to buy or build when you find the home you want. You can start a safe, convenient *savings* program here, saving, for example, \$10.00 per month, and save for a period of several years, or

until you have accumulated the amount which will serve as your down payment. Your money will grow steadily with your monthly additions, and with the liberal earnings paid here on your money. This plan gives you the opportunity to build a comfortable reserve investment which will enable you to bring your home ownership years closer.

It has several advantages which are obvious to the wise budgeteer.

First, you are able to put away in a safe place money for a definite purpose—your own home. With a small amount adjusted according to your own circumstances, the home savings will cause no large drain at any time on your budget.

Second, you are being paid to save. As long as your home dollars remain here you are earning extra money in regular returns on the dollars invested.

Third, your savings are available if emergency needs should arise. This is an extra protection for your fam-

ily, and at the same time a permanent investment.

Fourth, you are forming a good habit the day you start to save—and when you have accumulated sufficient funds for your down payment, it will be easy to continue your habit in your monthly repayments on your home loans.

Fifth, your home financing can be conveniently and easily arranged here, when you have completed your savings program and are ready to buy or build your home.

These advantages mean that your home ownership can be brought years nearer by careful planning now. With money saved for a home you won't have to pass up the bargains. With a sufficient down payment—

your first step in home ownership, you can choose your home, and enjoy it while you are paying off the balance of a reasonable, carefully planned home loan.

Our loan plans are arranged for your convenience. The monthly payments are frequently no more than you have formerly paid for rent. The home is financed over a period of years and you never have a single lump sum to pay out, as your monthly payments are planned to wipe out completely the entire loan.

Wise families are taking this first step toward owning their own homes now while income is regular and while saving is easy. You can follow their plan. Come in or write for consultation or explanatory literature.





WHY SHOULD *I* SAVE?

THERE is a tendency in any age where old traditions are torn out by the roots and new forces are working to destroy the familiar things in life, to assume a blasé and careless attitude about personal ambitions and pursuits and to think that fate can take care of you as it will.

Why spend time going to school? Why spend time developing a business? Why try to establish a home? Why make anything about your present life permanent?

At first thought these questions are hard to answer. The present trends in thinking are not without foundation.

But ours is still a land of democratic dealing with mankind and there is faith in our future, a strong belief that it will be a good future, and that it will permit those who are young to make something of their lives and those who are older to live

their lives out in peace and security.

Only a few months ago one of the national magazines told the story of a man who started with nothing but an abundance of energy and a fertile brain, who has never made less than \$25,000 a year since he was twenty-one years old, hardly a typical case but certainly a typical example of hundreds of Americans who have never let a good opportunity pass and who have invested and reinvested both talent and funds to make themselves a success in a land where individual initiative counts more than anything else.

There are millions of men, smaller successes when it comes to the amount of money they have earned in their lifetimes, but the men who run the corner groceries, the filling stations, the shoe shine parlors, the little offices of the nation's little businesses, are the

men who have gone ahead because they have put forth effort day after day, in good times and bad, because they have been willing to put their accumulated dollars into some little venture in which they had faith, some little venture which had a nation worth billions behind it.

And still there are those who ask "Why should I save?" We know that there are people who are asking just that, but we rarely talk to those people. Into our offices these days are coming the same people (to a large extent) who have been coming over a period of several years, and that question is far from their minds. Saving to them is as natural almost as the work they do. Savings have given them their security, increased their faith in their own private futures, and because their savings dollars have grown surely and safely over the years, their faith in the country and in its protection.

But to those who are asking we present a question in return. Why *shouldn't you* save? Here is your home, here is the home you can build for your children and your tomorrows. There are the fields and the farms which are feeding your children. Is it too much to ask that you, one in these millions of people who are safe and happy on American soil should make your own life as safe and protected as is possible on your income and for your circumstances?

If you have a sturdy balance against the future's needs, and the man next door has a sturdy balance against the needs he'll have, you two have begun the chain of a long line of security and peaceful living. In a community where families are individually secure, the community life is secure and the community's future safe and sure. In a country made up of prosperous, progressive communities, there is little room for the fermenting influences which have upheaved some parts of the world.

Why should you save? Why should you try to provide for your future? All that is worth while, all that is good, all that is worth drawing the breath of life to enjoy can be made with your own two hands and your own brain, and with your earthly accumulations. It isn't your dollar, but the savings of us all, added together to make a security of tremendous scope, geographically, and into the years ahead.



William T. Brann, Architect

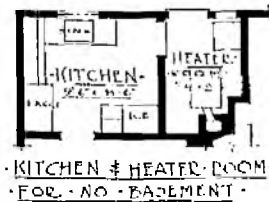
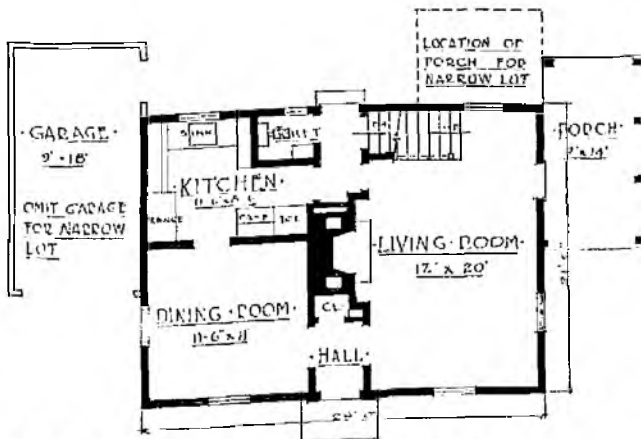
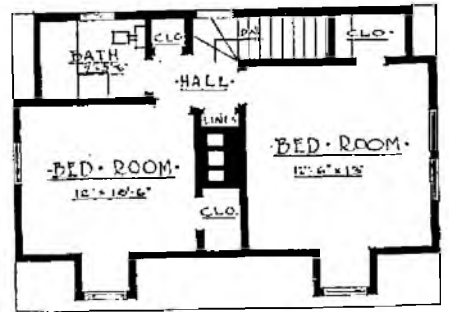
ECONOMY IN TWO STORIES

TWO story homes have always held their own in popularity with the one story, sprawling cottage among home owners because an "upstairs" affords a family privacy.

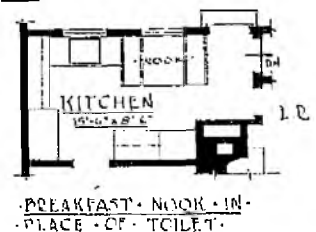
But unlike the usual fallacy that two story homes are expensive, here is a plan that embodies all the pleasures of an upstairs without placing the home in the high cost field.

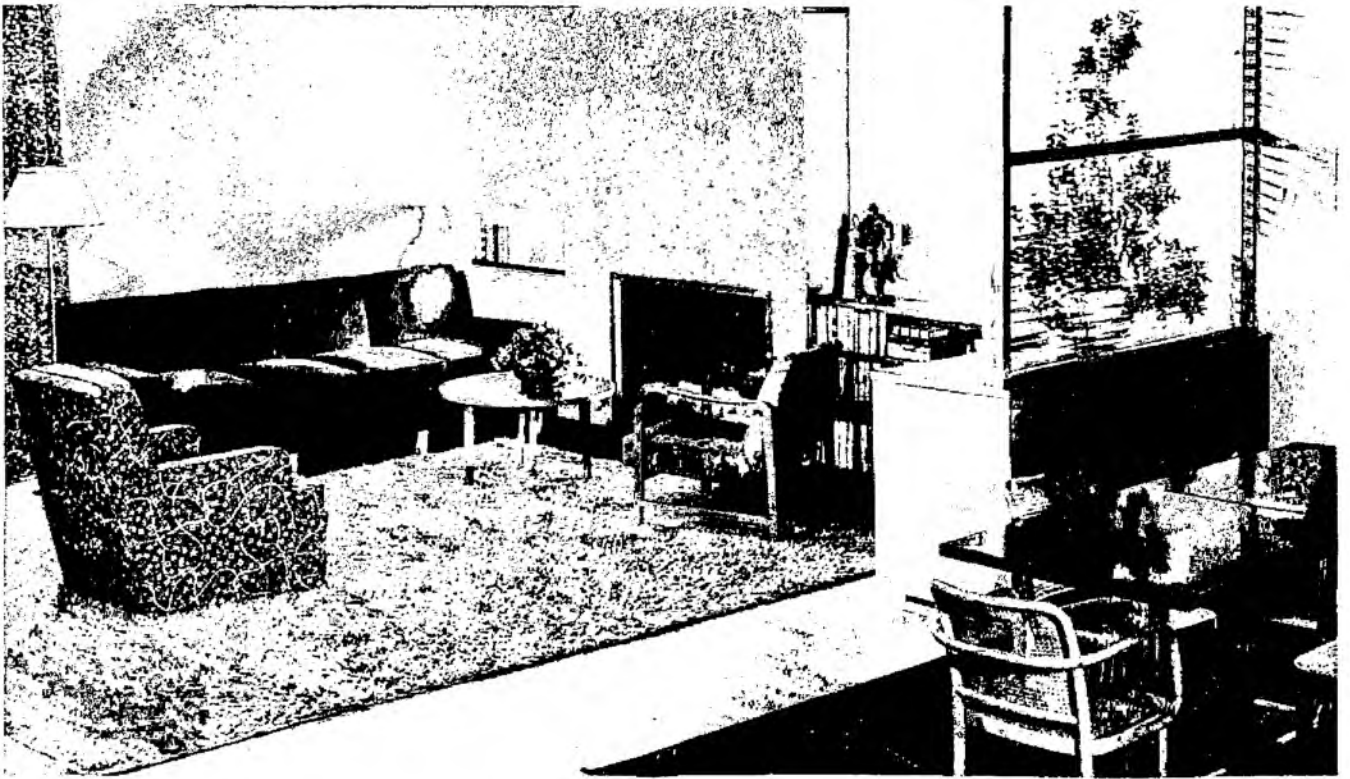
True economy in construction is obtained by use of standard sized windows and doors—concentrated use of space, and proper handling of plans for narrow lots or wide lots.

If you like this home plan why not come to our offices and let us help you plan in detail how you may build this home for your family with our safe, budget payment plan.



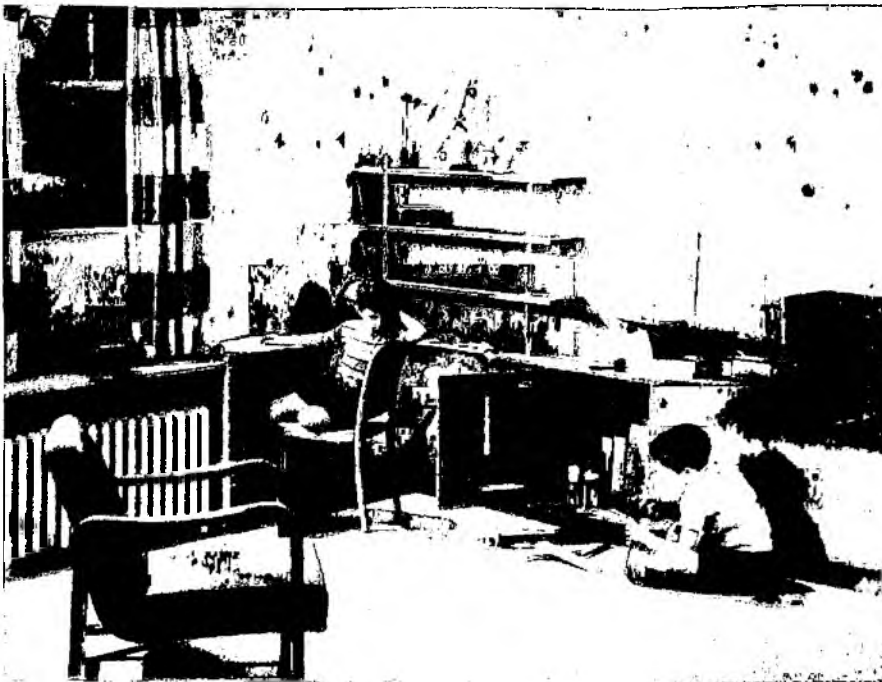
FULL BASEMENT INCLUDES SPACE FOR PLAY ROOM LAUNDRY AND HEATER ROOM





A big, bulky fireplace gives way to a smooth new off-center chimney space with a little lighted niche for books, and the rippled glass is only a suggestion of separation between a brighter living room and a much more practical dining space.

FACE LIFTING



That basement may be big and roomy but perhaps it has never been finished. In this room, carefully planned for real use, the walls are covered with a wall board that has practicality as well as personality for use in a boy's playroom, and you can imagine the use the boys will make of the good looking cabinets.

SMART home owners these days who own big old houses aren't crying for the little modern luxuries that come packaged so neatly in the newly built houses. No, indeed! Big, old houses present a challenge to people with modern ideas and plenty of imagination! Dark, unattractive or tiresome rooms can be turned into the last word in modern today. These pictures are illustrative of the kind of change that can be effected.

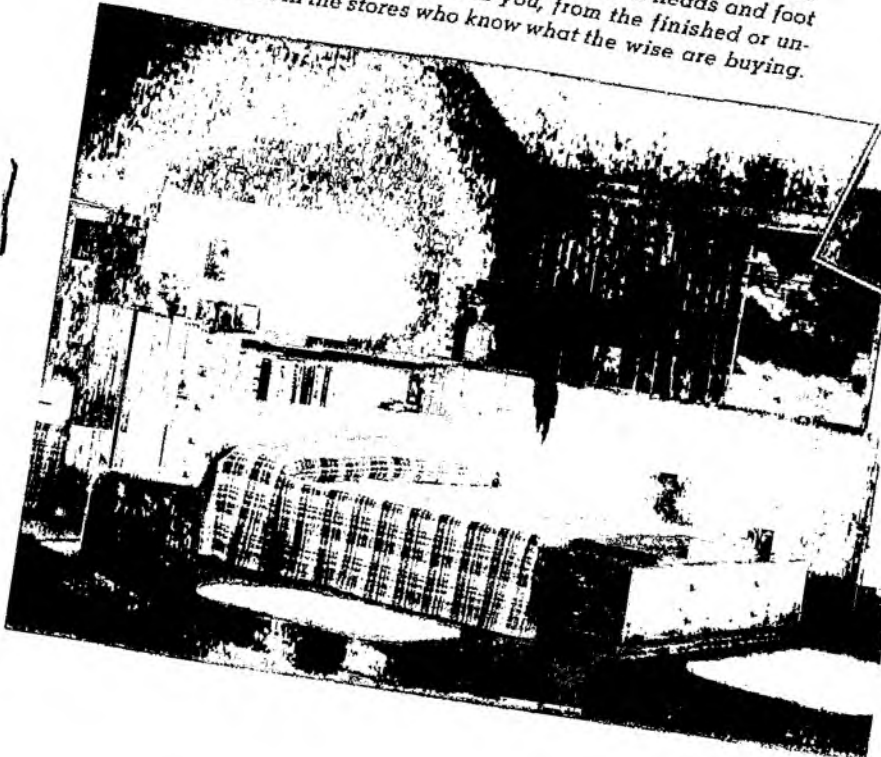
What's a wall or two? Why not a window here and there? Why not take advantage of the slick new products that American industry is turning out and make over your older house into something smooth and modern and utterly different? Ideas? Well, here are six but if they don't start you thinking about what you want to do, the world is yours, as far as remodeling is concerned. You can secure from many sources the finest decorative information, made up by the manufacturers who make the products you'll be waiting to use.



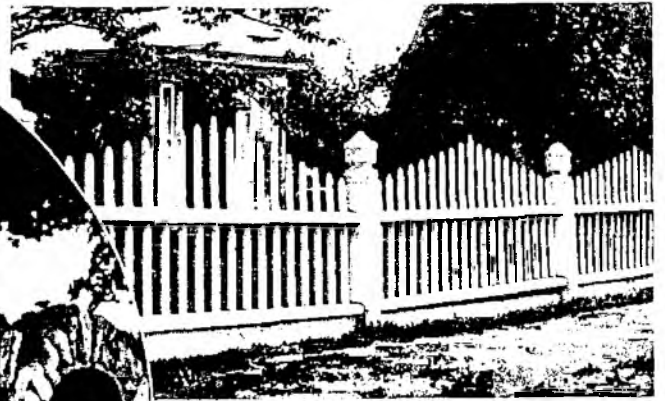
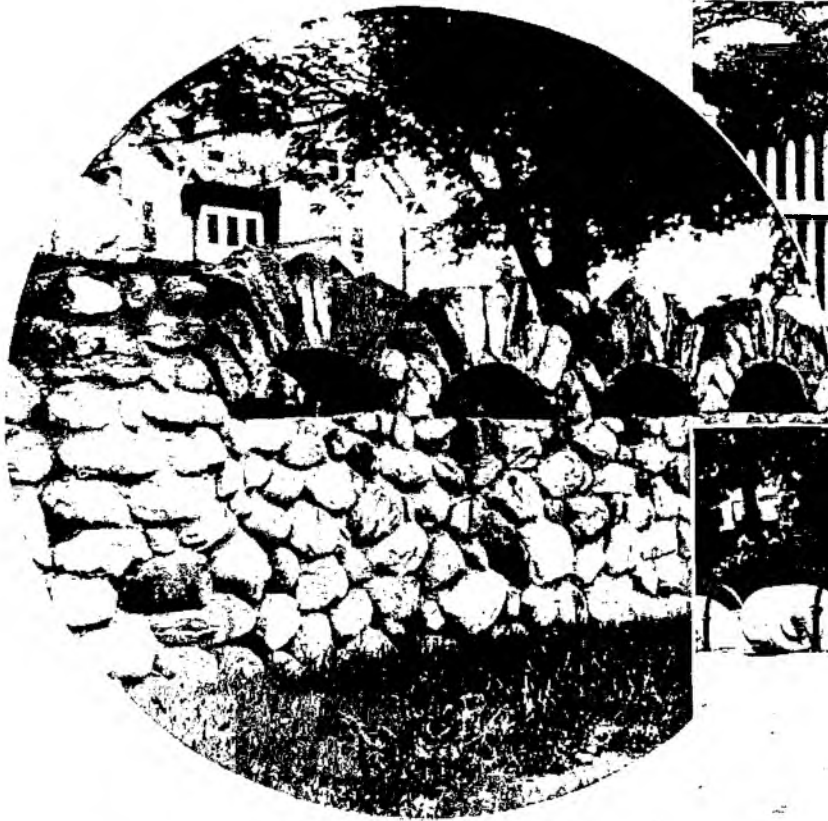
Your dining room isn't any fun if you have to trot down long passages or through a butler's pantry for service, so here is a combination of ideas that puts the kitchen almost within arm's reach of the dining table. It has that simply elegant modern look in the dining room, and the kitchen is not only practical but amazingly beautiful.



Wallboard does it again in making a modern room under the eaves. The bed is the studio type, and the cabinet heads and foot can be assembled by anyone, even you, from the finished or unfinished modern in the stores who know what the wise are buying.

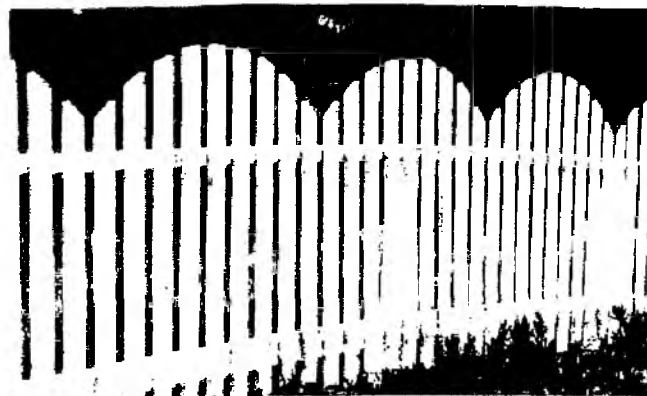


Older houses have bigger bathrooms, which can become two bathrooms or a bathroom with new closets as has been done here. The big old tub was changed for a shower stall and the bathroom was more efficient, and modern as tomorrow.



“Good Fences Make Good Neighbors”

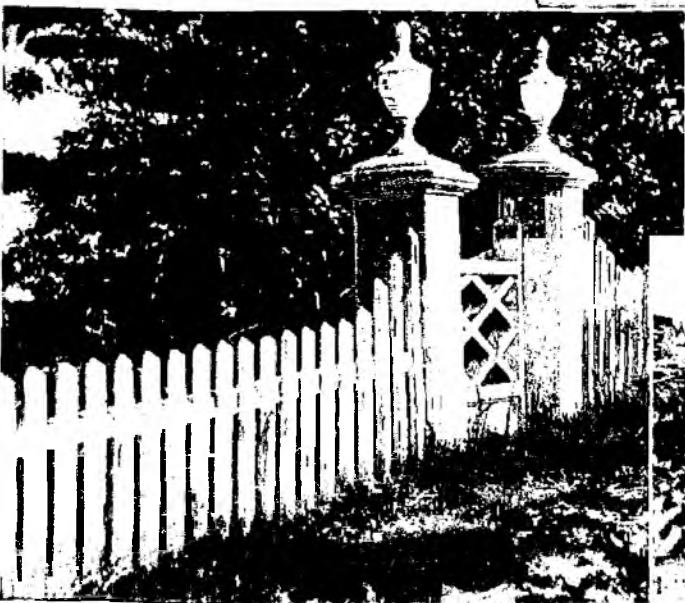
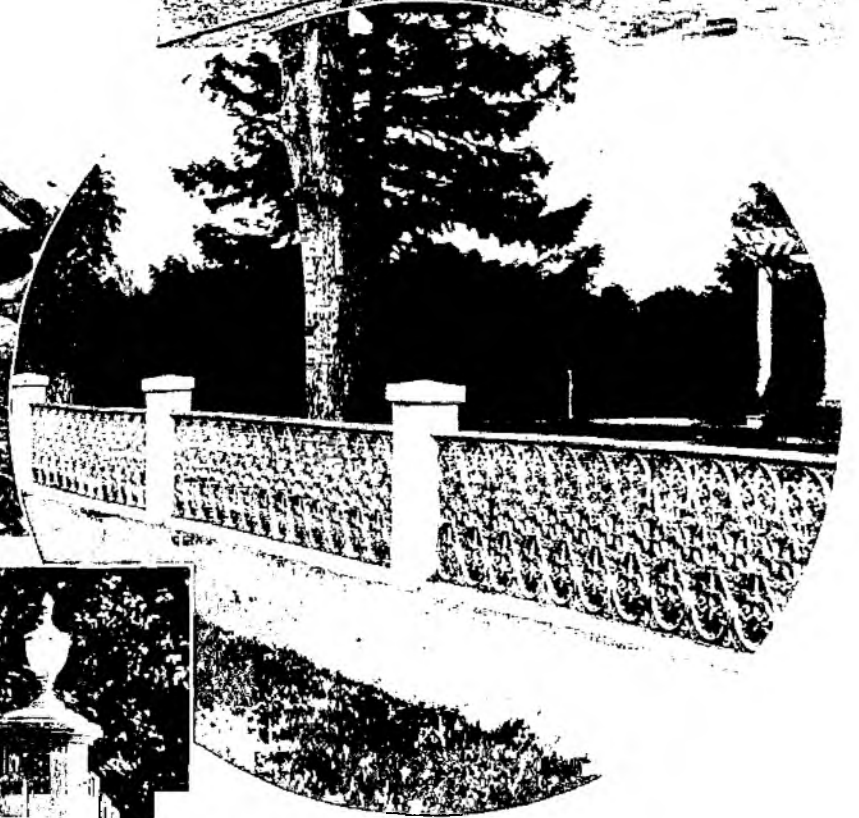
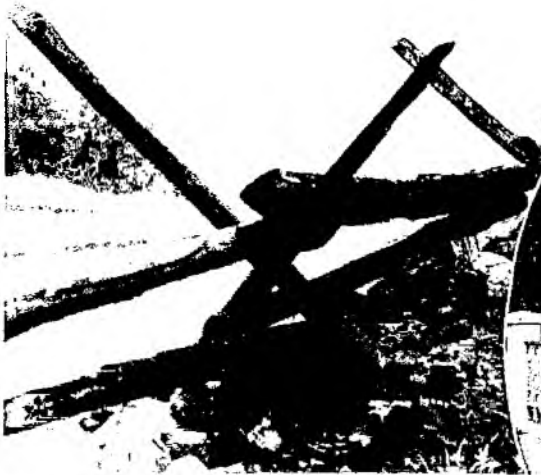
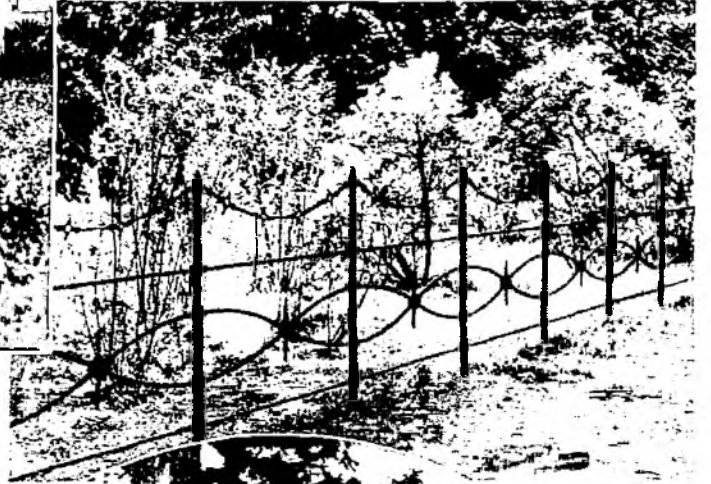
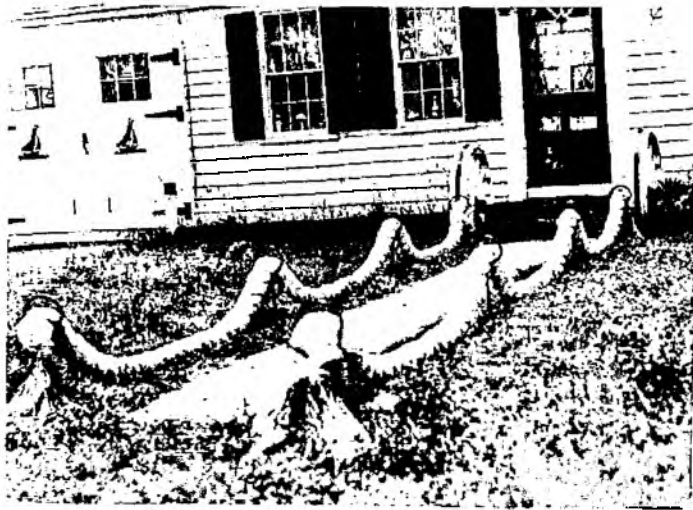
ROBERT FROST



THE POET was in a jovial mood the day he penned the lines about his typical New England neighbor, walking the walls and fences and mending them for the summer, but he admitted that something, deep down inside his own poet soul, disliked the thought of fences.

He laughed a little at his neighbor, diligently making his fences strong again, striving for a friendly privacy that made his own land truly his own, and his own life behind those fences a life of quiet and content. Because all of the lovely fences pictured here are New England fences, we know that they would intrigue the New England poet as they intrigued us.

They are homey, picturesque, friendly—but not too inviting—and they fit into the background as if they had been there since the hills were made. All of them have a seasoned look, and yet they appear to have been carefully and faithfully tended as all good fences should be. Another New Englander, with an eye for beauty and a genuine appreciation of simplicity collected these photographs for the entire country to enjoy and perhaps to copy.



Leslie Jones—Boston Herald



B. A. M. photographs



YOU DON'T NEED TO BE *Bored!*

THERE'S no excuse for being bored. We can't all have "Pollyanna" dispositions, but most of us can cope fairly well with what life offers without losing interest or courage.

Of course there are the rather obvious and more popular hobbies, like stamp collecting, photography, ship-building, model building, soap carving, gardening, and collecting of all kinds of miniatures, furniture and even thimbles. But we've tried to bring together a group of hobbies that are a little different, and their proponent claim, more soul-satisfying.

There's the man who makes it his hobby to find jobs for people and people for jobs. He's never received a commission for his efforts but he has been rewarded with letters, phone calls and many long life friendships for his efforts. He's an insurance salesman, and he visits hundreds of stores, offices and factories in his district through the months. He's always asking about available jobs, and because he's made himself famous in a small way, people have told him about others who need jobs, and have asked him for suggestions as to where to find the right man or woman.

He gets a lot of pleasure out of his hobby. It costs him nothing. It makes his own work more interesting, and has increased his acquaintances and his own business opportunities.

She might live on your street, she's so typical of the average good housewife and mother, but perhaps you don't know about her. She makes house plants and their distribution her hobby. It started because she was so amazingly successful with her own collection, and has reached the point where she gets her greatest pleasure from giving "slips" and "cuts" from her favorite specimens to friends and strangers. The casual door-to-door salesman may be handed a healthy looking little cutting if he admires it and the new family in the block is sure to have several contributions. Her hobby isn't expensive and she not only enjoys it herself but she knows that others appreciate it.

She would have a lot in common with the professor of botany in one of the large state universities who makes iris his hobby. He has the facilities at hand, but in addition to his regular work, he has spent endless hours developing and propagating thousands of new hybrid iris plants. He has given countless thousands away to make room for his new plants, and in hundreds of gardens bloom reminders of his hobby.

A dentist who works long hours at his chair found that life was getting more than a little dull for him, and he accidentally discovered a hobby that has enhanced him socially, and given him many hours of pleasure, and in recent months, actual extra

income. He had to get his own dinner one evening when his wife was out and he found himself fascinated by the kitchen, food preparation and combinations. He has been devoting an evening or two each week since that night to making up his own recipes, mixing and preparing foods with mechanical devices of his own imagination and he has succeeded in attracting the attention of many different people to his prize recipes and ideas. He entertains large groups and feeds them his specialities and they come back, clamoring for more. He has written articles for several national magazines.

An accident left an elderly man unable to walk, and as soon as the shock had worn off he was busy thinking of something he could do to occupy his time. He remembered with pleasure the beautiful quilts his mother had made, and he asked his daughter to bring them to him. For days he studied the patterns and techniques, and now he pieces and quilts several quilts a year, which he has given to his grandchildren and to friends. They are masterpieces in design and workmanship, and products of infinite patience. He makes dozens of hot dish holders of the scraps he has left, and quilts them.

A minister who has only a small charge because of his advanced years, probably has an exclusive on the hobby he practices. Several years ago he read a pathetic story in the daily newspaper about a girl who had been involved in a crime. He sat down and wrote her a letter and within a few days received a reply. He made it a practice to write to one or two people every day, people whom he had never seen, but who were in trouble or in sorrow. Thousands of letters have gone out. He receives hundreds of replies each day to his unheralded letters, and while probably dozens go either unopened or unappreciated he has made himself new friends and has started for himself an interest in life and in other people's lives that is fascinating to him.

Perhaps these tales of hobbies, a little different from the hobby stories you hear every day may suggest ideas to you for your hobby. They have brought many happy hours and days to the people who have discovered them. Try a hobby for brightening your life — for adding interest to your day-to-day living.



A Home You Can Build A PLAN FOR FINANCING



HARKING back to a typical early American simplicity, this small home combines exceptional beauty, convenience and economy in its six rooms in a design somewhat reminiscent of the Pennsylvania farmhouse style.

The most striking feature of the interior is the original treatment of pine paneling of the fireplace wall of the living room. The wood has a natural finish of shellac and varnish rubbed to a smooth satin-like finish with pumice stone and oil.

Plans for this attractive home are available to the readers of our home magazine, and we will be happy to secure them for you if this home meets your needs. When you find the home that meets your approval as to design and arrangement, you will be sure to find here the home loan plan that meets your needs on a long-term, low-cost basis, which provides for a reasonable down payment and monthly repayments—just like rent.

BEFORE THE BLUE PRINTS



Two views of a well balanced room, which takes advantage of long wall spaces for large pieces of furniture, and has a window centered between bookcases, and a fireplace used for an excellent conversation grouping.

AS YOU look for the last time at the preliminary sketches for your new home may we suggest a "final check" to assure you that the house that will rise from the blue prints will be as perfect as the combination of your careful planning and our supervision and safe financing plan can make it?

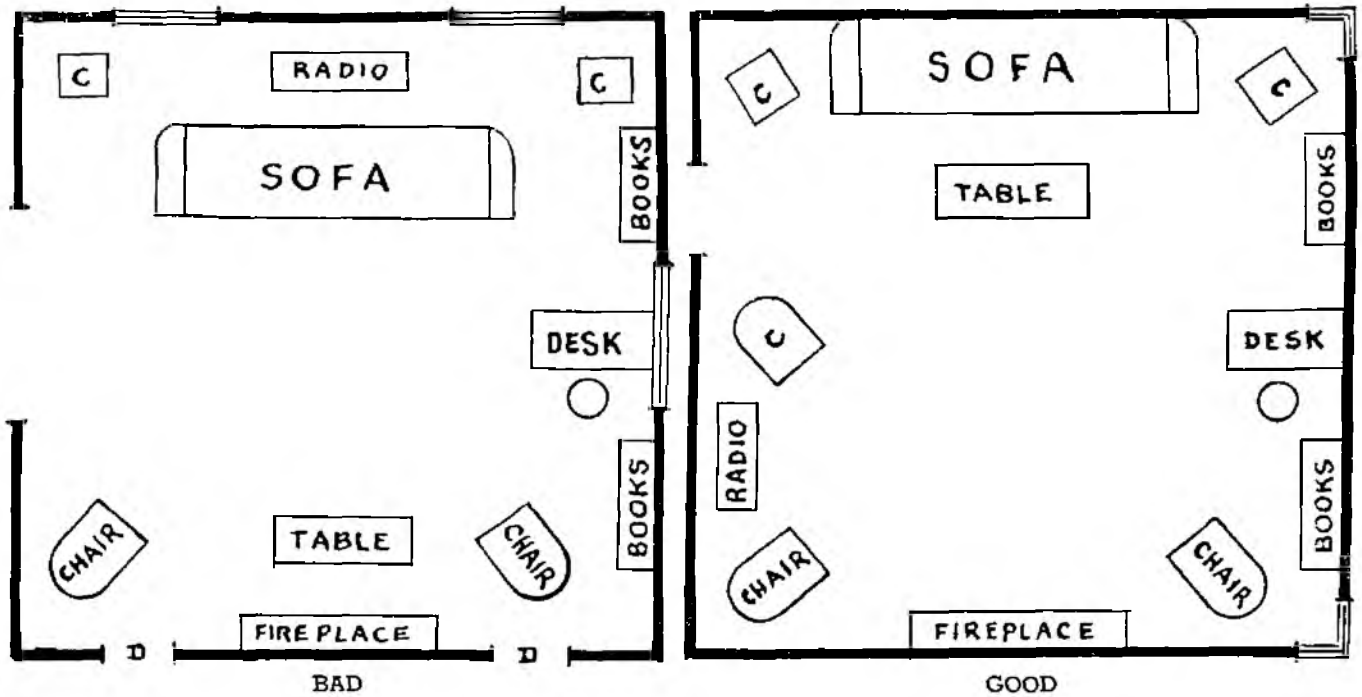
Probably at this moment you are reclining in a chair that will be moved into your new home. Where will it go? And will the rest of the furniture fit into the planned floor space? Few families have the funds or the desire to refurnish completely; consequently the old furniture, with a few additions, must be transferred to a new home.

Here's a way that you can check on the arrangement of your furniture in your new home *before* it is too late to make any changes. Roll out the floor plan on the table. Now, mark on a separate piece of paper the size of each room. With pencil, move in the furniture for each room.

The living room is apt to prove the largest problem. It probably boasts more pieces of furniture and in a greater variety of sizes than any other

Jessie Tarbox Beats





BAD

GOOD

room. The arrangement is apt to look crowded unless some pieces are discarded and without this preliminary planning you may be incorporating again some of the arrangements you dislike in your old living room.

Because most living rooms are either square shaped or oblong, two examples have been worked out that may aid you in the best arrangement of your furniture.

The bad elements in the first arrangement are most apparent.

(1) A wide entrance into a room reduces the privacy of a room.

(2) Broken wall space by windows or a fireplace makes good arrangement of furniture almost impossible. Notice how the sofa must be placed near the center of the room.

(3) Doors on either side of the fireplace mean heavy traffic that detracts from the effectiveness of this center of attraction.

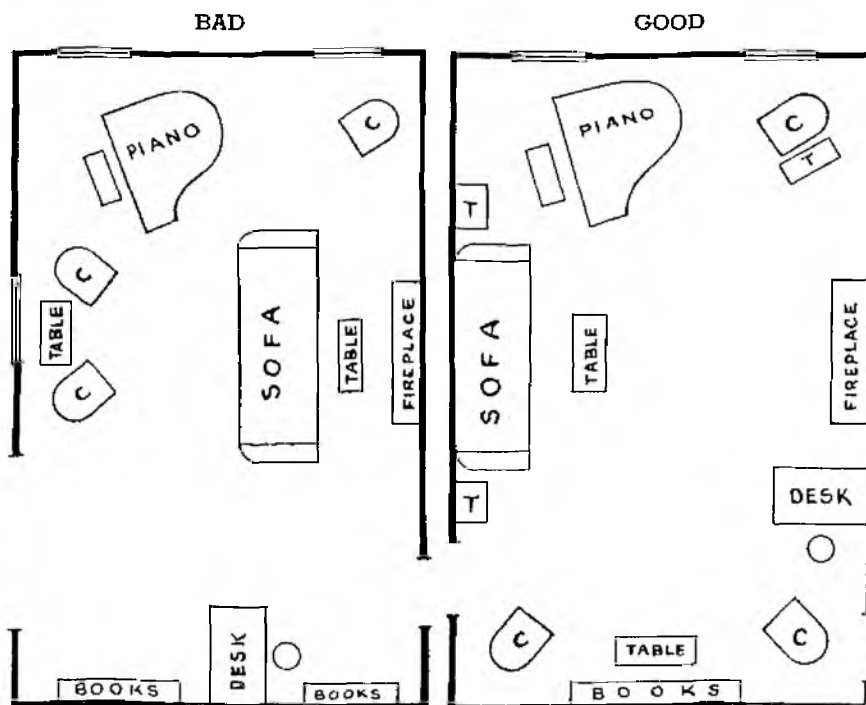
(4) Because the wall space is so broken, the radio is hard to reach and the grouping of chairs makes conversation quite difficult.

See how the room is improved in the second plan? First, the narrow en-

trance provides a better wall space for the chair groupings. Those in the room will not be bothered by anyone passing the entrance. Secondly, the omission of the doors on either side of the fireplace creates an interesting center for furniture groupings and conversation units. Notice, too, how the use of corner windows allows wall space for the sofa and a balanced use of space. By these simple principles of furniture arrangement it is easy to have a well planned living room that is uncrowded, balanced and contributes to the pleasure of the family and guests rather than creates a need for the usual comment, "I'd like to change the room, but this is the only way the furniture will fit."

Oblong shaped rooms fit into a similar treatment. In the first arrangement, conversation units are bad, windows break up the space, throwing heavy furniture into the middle of the room, which leaves little space for freedom of movement. In contrast, the second drawing corrects these evils by a clear wall space, narrow entrances, and "clubby" groupings of furniture.

By the preliminary sketching of your own furniture into the new room, perhaps some of these things have become apparent. If so, your plans can be changed to fit your furniture and you can be sure that when your new home is finished your furniture will blend in complete harmony for your "happiest days of living" ahead.



BAD

GOOD



Bequest from the Poorhouse

WILLIAM LYON PHELPS

IN THE pocket of a ragged coat belonging to one of the inmates of the Chicago poorhouse, I am told, there was found, after his death, a will. The man had been a lawyer. So unusual was it that it was sent to an attorney; and the story goes that he was so impressed with its contents that he read it before the Chicago Bar Association, and that later it was ordered probated. And this is the will of the ragged old inmate of the Chicago poorhouse:

I, Charles Lounsberry, being of sound and disposing mind and memory, do hereby make and publish this my last will and testament in order to distribute my interest in the world among succeeding men.

That part of my interest which is known in law as my property, being inconsiderable and of no account, I make no disposition of. My right to live, being but a life estate, is not at my disposal, but, these things excepted, all else in the world I now proceed to devise and bequeath.

Item: I give to good fathers and mothers, in trust for their children, all good little words of praise and encouragement, and all quaint pet names and endearments; and I charge said parents to use them justly, but generously, as the deeds of their children shall require.

Item: I leave to children inclusively, but only for the term of their childhood, all and every flower of the field and the blossoms of the woods, with the right to play among them freely according to the custom of children, warning them at the same

time against thistles and thorns. And I devise to children the banks of the brooks and the golden sands beneath the waters thereof, and the odors of the willows that dip therein, and the white clouds that float high over giant trees. And I leave the children the long, long days to be merry in, in a thousand ways, and the night and the train of the Milky Way to wonder at, but subject, nevertheless, to the rights hereinafter given to lovers.



Item: I devise to boys, jointly, all the useful idle fields and commons where ball may be played, all pleasant waters where one may swim, all snowclad hills where one may coast, and all streams and ponds where one may fish, or where, when grim winter comes, one may skate, to hold the same for the period of their boyhood. And all meadows, with the clover blossoms and butterflies thereof; the woods with their beauty; the squirrels and the birds and the echoes and strange noises, and all distant places, which may be visited together with the adventures there found. And I give to said boys each his own place at the fireside at night, with all pictures that may be seen in the burning wood, to enjoy without let or hin-

dance or without any encumbrance or care.


Item: To lovers, I devise their imaginary world, with whatever they may need, as the stars of the sky, the red roses by the wall, the bloom of the hawthorn, the sweet strains of music, and aught else they may desire to figure to each other the lastingness and beauty of their love.

Item: To young men jointly I bequeath all the boisterous, inspiring sports of rivalry, and I give to them the disdain of weakness, and undaunted confidence in their own strength. I leave to them the power to make lasting friendships and of possessing companions, and to them, exclusively, I give all merry songs and choruses to sing with lusty voices.

Item: And to those who are no longer children or youths, or lovers, I leave memory; and bequeath to them the volumes of poems of Burns and Shakespeare and other poets, if there be others, to the end that they may live the old days over again, freely and fully without tithe or diminution.

Item: To the loved ones with snowy crowns, I bequeath the happiness of old age, the love and gratitude of their children until they fall asleep.





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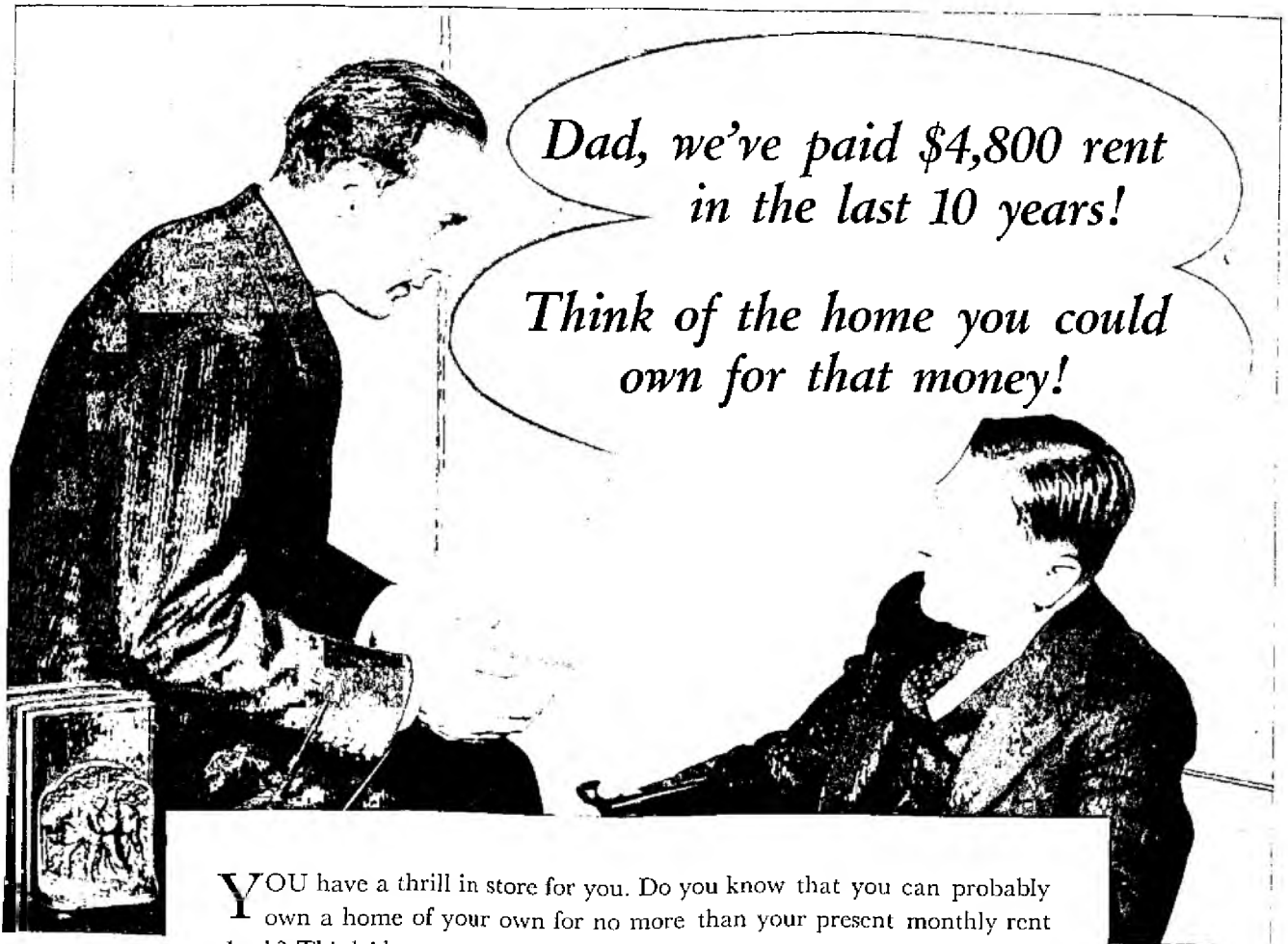
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