

# HOME LIFE

March • 1945



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**NILES FEDERAL SAVINGS AND  
LOAN ASSOCIATION**

302 E. MAIN STREET

TELEPHONE 528

NILES, MICHIGAN





## OUR OWN HOME LIFE

What have oxygen, plant varieties, and the telephone to do with the month of March?

March 3 marks the birthday of Alexander Graham Bell. Bell invented the telephone in trying to devise an electrical hearing aid for the young woman whom he married. He also built several airplanes and encouraged experimentation in that field.

Luther Burbank's birthday falls on March 7. Many new and valuable varieties of fruits, flowers, and forage plants were developed through his experimentations with countless numbers of seedlings.

The discoverer of oxygen, Joseph Priestly, was born on March 13, 1733. Priestly also gained renown in fields of religion and politics. In his youth he mastered eight languages—Latin, Greek, Hebrew, Italian, French, German, Chaldee and Syriac.

To these men, our civilization owes gratitude and appreciation for their contributions to science. We observe their March birthdays with esteem.

*F. L. Vanderburg, Secretary*

## NILES FEDERAL SAVINGS AND LOAN ASSOCIATION

302 E. Main Street, Niles, Michigan

# The IDES of MARCH

THE Roman who coined the phrase, "Beware the Ides of March," wasn't talking about income taxes. But as March 15, 1945 turns up again on our calendars, the thoughts of many Americans are directed towards figures, budgets and financial problems—perhaps some with a certain amount of foreboding.

Traditional tax worries at this time of the year have, of course, been greatly alleviated by the withholding system of payments, but the significance of the final tax figure in our budget picture may come either as a pleasant surprise or as an awakening shock.

If your tax amount is greater than you expected, it may be necessary to forego some other planned expenditure or to make up that difference from savings funds. It is in emergencies such as these that we realize and appreciate the security and advantages that a savings practice provides for us on "rainy days" that may occur.

On the other hand, if you have allowed for more than the final amount of your taxes, you may wish to invest the surplus in War Bonds or in savings. Our institution's savings program offers you safety, worthwhile return and availability of your funds.

The money you invest here multiplies quickly with the earnings we add regularly. How often and how much you wish to save is entirely up to you. Our savings plan, arranged for your convenience, can help you accumulate funds for a home, the education of your children and will establish a comfortable feeling of security and freedom from financial problems.

### LET US HELP YOU PLAN

In discussions of post-war home markets these days one finds both fanciful inflators and discouraging rejectors of every new idea. But in between these extremes is the way to a powerful potential field for the building of new homes.

In a recent booklet published by *The Architectural Forum*, the observation is made that before the predicted million-a-year home market comes in sight, the home industry must fulfill the public's expectations for big things of the post-war home in appearance, planning and complete equipment for easy and gracious living.

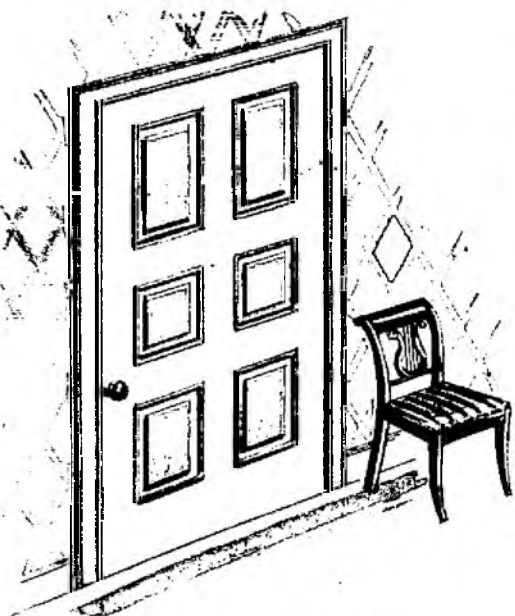
Our association is looking ahead to the financing of post-war home building especially for the people of this community. We will gladly

assume every responsibility we can to make your home ownership program convenient and easy. Our staff will study your home financing problems and work them out satisfactorily for you. All legal and technical details will be taken care of by our institution. Our purchasing program offers two outstanding advantages—a moderate down payment and a long-term loan.

These same services are available to those who wish to buy their homes *today*. You occupy your home while purchasing it through our convenient financing program.

If you intend to build your home after the war or to buy one now, won't you drop into our offices to talk over your home financing plans with us?

# BEHIND CLOSED DOORS

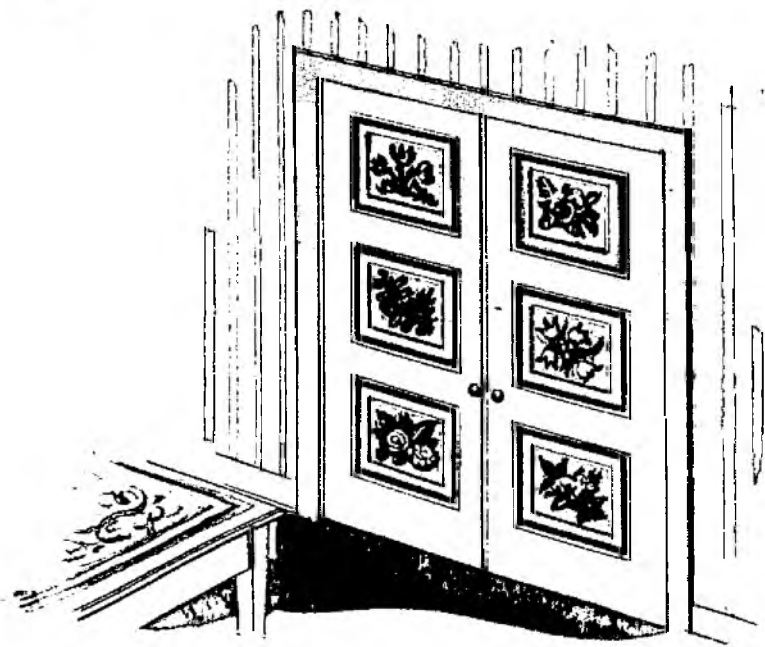


*Color treatment will lend interesting individuality to any door when applied to raised panels, as at left.*

*Art work from Ponderosa Pine*

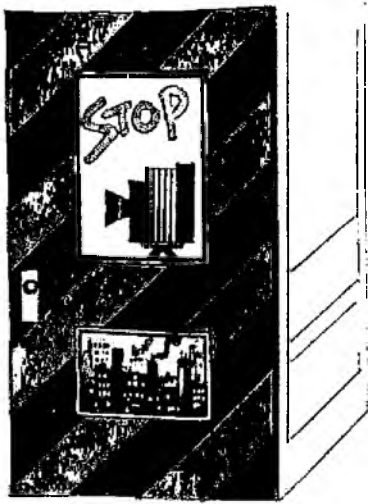
**D**OORS occupy appreciable wall space in every room, so if you feel an urge to change some of those now in your home or if you're looking for new ideas for the post-war home you plan to build, why not consider utilizing your doors as accessories in decoration just as you use pictures, windows or lamp shades.

With a can of paint, wallpaper or fabric patterns or "decal" designs, and your own good ideas for a guide, you can make your doors individual as well as utilitarian. Each room will probably suggest a different design to you. The door treatments shown on this page may help you to plan others.

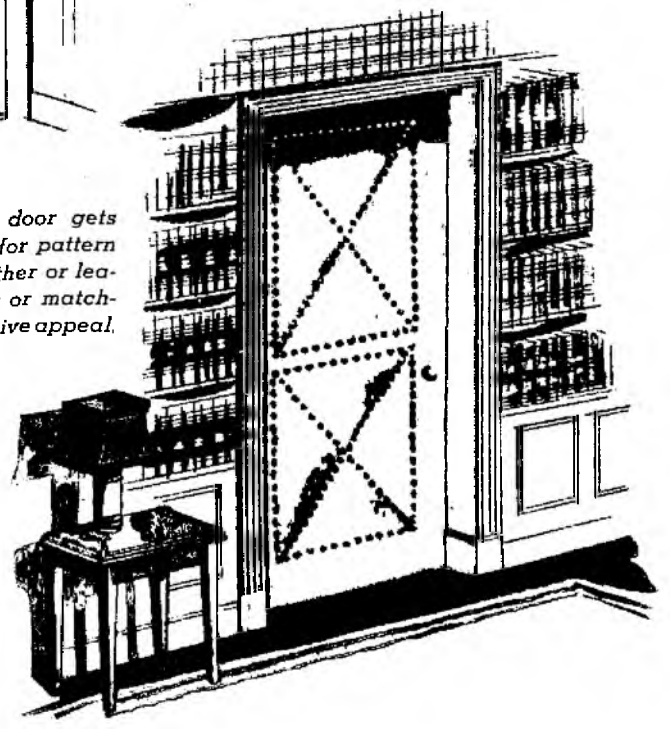


*Pictures, stencils, fabric cut-outs or hand-painted designs are naturally "framed" in equally proportioned panels.*

*This leather-padded door gets down to brass tacks for pattern and application. Leather or leatherette in an accent or matching color gives decorative appeal.*



*Have fun creating an original design for a kitchen nursery, recreation room or a dark-room door like the "barrier" illustrated here.*





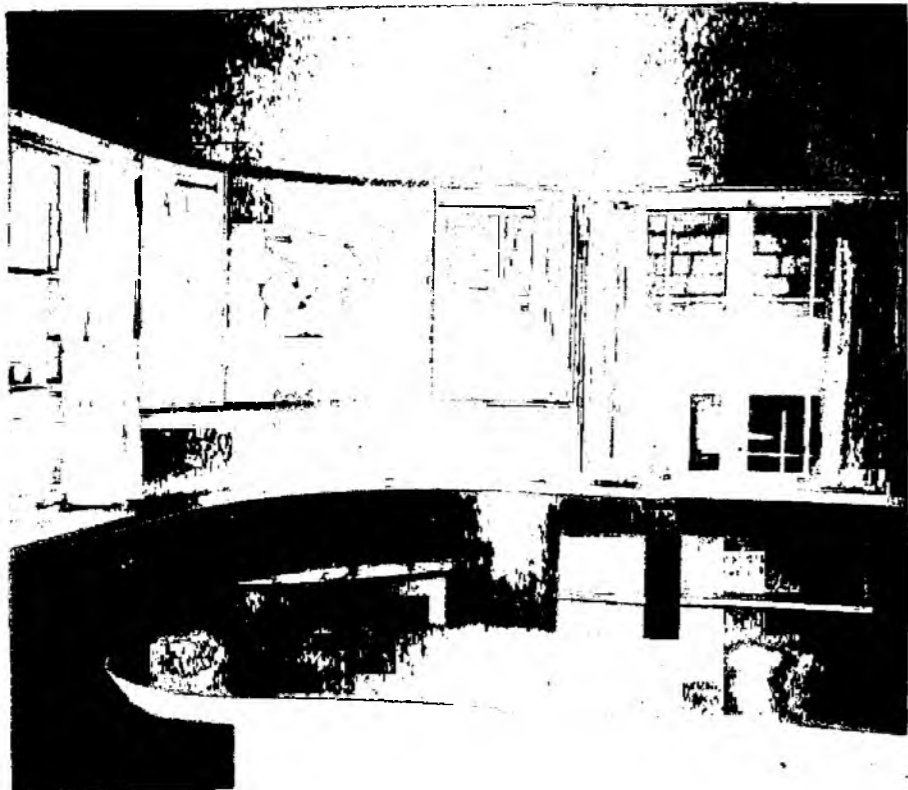
A "Tom Thumb" cottage, designed and built by two former sign painters in Vancouver, Canada, offers the possibility of living in a one-room home without discomfort or any feeling of claustrophobia.

The interior, with a total floor space of 400 square feet (twenty feet by twenty feet), has a drop ceiling between living room and kitchen, folding partitions for the closet dressing room, and varied color schemes to give the effect of divided living units.

The walls of all save the kitchen section are painted Wedgewood blue with the lower half grained to simulate Philippine mahogany. A red linoleum-covered bar separates the living-room from the canary-yellow kitchen. The cottage has book and knick-knack shelves built into the wall and features a real fireplace with a curved mantle.

## ROOM ENOUGH FOR TWO

*Condensed from Western Building*



The exterior of the one-room home does not betray its actual size. A rounded brick base on the fireplace chimney provides space for window-box plants or small evergreens or shrubs.

The designers, Al Tait and Phil West, struck upon the idea of the "Tom Thumb" cottage when the former converted his home into one-room suites. They feel the cottage would be especially well adapted for an elderly couple with modern ideas, or for a young working couple.

Upkeep and heating are low in cost and little furniture is required. Tait and West did all the construction themselves and later the cottage was sold for approximately \$2500. The cost of building, it has been estimated, would be somewhat lower if the fireplace or cement foundation were eliminated.

These tiny homes might well prove a part solution to wartime housing shortages and living in congested areas.

# Color GOES TO WAR

*"Say, I'm keen about this new paint job, aren't you?"*



WARTIME experience has proven that paint, used to "tone" workshops and factories through scientific application of the various wave lengths of colors, can improve worker morale and boost production.

"Old practices of indiscriminately painting to preserve materials or to simply 'brighten up' surroundings are disappearing," an executive of the Pittsburgh Plate Glass Company declared recently, in recommending that priority attention be given to individual color — analyzation of each war plant.

Pittsburgh Plate has pioneered in this relatively new field of using color and has developed a Color Dynamics theory which has been taught in classes at eleven colleges and universities. Instead of conventional gray and buff, it substitutes colors with wave lengths which quickly bring to the worker's eye the critical or operating parts of machines while other colors "drop back" the less important ones but provide the quickest rest for the eye.

A green, called Vista, is advocated as the most restful. It is the color which a person automatically sees upon looking at a fixed point in a field of white after he has gazed for a minute at a point in a field of red.

One of the biggest jobs of installing the Color Dynamics system was at the Consolidated Vultee Aircraft Corporation plants at San Diego, California, Nashville, Tennessee, and New Orleans, Louisiana. The Chief

Industrial Engineer of Consolidated at San Diego, gave this analysis of how the system works:

"The morale and efficiency of industrial workers are drastically affected by the physical conditions under which they work. For instance, continued eyestrain leads to nervous tension, causing unnecessary fatigue. Similarly, drab, cheerless surroundings encourage mental depression and make each job seem harder.

"The new color scheme is designed to eliminate such negative factors. It reduces the likelihood of eyestrain and related physical ailments, thus promoting efficiency and morale. All this is particularly important to women, because of good housekeeping habits. But our men workers are benefiting, too, even though many may not consciously realize it. Since the San Diego plants have been re-decorated, our records have shown a marked increase in production efficiency along with definite decrease in accidents and absenteeism.

"The reasoning is sound. Eye muscles get tired, just like all other muscles. Yet, curiously enough, this tiredness is not commonly felt in the eye itself. Eye fatigue communicates itself to other parts of the body, so that a worker suffering from eye fatigue may feel tired 'all over'. He may consequently become the victim of headaches, digestive upsets, and many other disturbances. Then both the quality and quantity of his work declines.

"Go from a sunlit street into a

darkened room, and for a minute or so you will be too blind to see anything. Similarly a worker who glances up from a light-colored machine to a dark wall (or vice versa) will be temporarily blinded. Yet steady fixation upon a given task is fatiguing. Eyes are more comfortable when their direction of gaze is frequently changed. Therefore, it is both natural and restful for men and women to glance up from their work occasionally. If the surroundings are dark, the effect of such glances will be to require readjustments of the eyes for different light intensities. Needless to say, the time this takes produces a loss in individual efficiency.

"In accord with the principles of Color Dynamics, our important machine sections are painted in different, but not too widely contrasting, colors; these guide the workers' eyes to specific points requiring attention. Our walls are painted in 'eye-rest' colors, which do not force the employee to make fatiguing readjustments each time he glances up from his work."

During the past year hundreds of plants have used the Color Dynamics system, and reports from them virtually all tell of reduced accidents, decreased absenteeism and fewer rejected materials along with increased production and less fatigued workers.

This system seems to make a real contribution to the war effort. Its use is increasing daily, and it certainly will be a factor in the postwar homes.

JANE smiled up at Bob, who was perched on the arm of her chair, his new lieutenant's bars glistening in the light. "You mean," she said, "that our house isn't going to have all those wonderful gadgets people are talking about?"

"Not for a while, dear," he said. "I'm afraid we'll have to wait a few years for those super induction stoves and five-dollar air conditioning units, and all the rest."

"But we will have a home . . . and what interests me is that *you* will be in it . . ."

This same scene is being enacted throughout our land as young men home on leave discuss their post-war plans—all of which start with their home, with their own particular *you* in it. Air conditioning? Electric-eye garage doors? Super streamlined kitchens and bathrooms? Perhaps all of these, in due time. But the important part of that post-war home plan is the *you* to go with it.

That's why when you dream of your post-war home, you should plan for a home that *will* have you in it. It mustn't be like the homes in which thirty thousand people are killed and four and one-half million injured accidentally every year.

Unbelievable totals? But they're true—and so far these figures haven't shown much promise of dipping any appreciable extent below these totals.

Are there any reasons *why* people have all these accidents at home? Yes. And *is* there any way such accidents could be prevented? Yes, indeed!

Accidents happen for one or both of two reasons: an unsafe condition, an unsafe practice, or a combination of the two.

Take a cellar stair that is badly lighted and has no handrail, for example. That's a really unsafe condition. Now as a good citizen, you're saving paper for the scrap drive. So you get all you have saved together in a big bundle—so big, in fact, that you can't quite see where you're going. You set off down to the cellar, you miss the first step, let go of the papers to grab wildly for support . . . but there's no handrail there to support you.

Incredible, isn't it? Yet every year many thousands of people injure or kill themselves in accidents that could easily have been prevented. Taking

chances of this kind is one way to make sure there won't be any *you* in the post-war home—unless it has a built-in convalescent ward!

No post-war house planning will eliminate *all* the opportunities people have to commit acts that endanger themselves or other members of their families. But your post-war home can be designed and built to eliminate *some* of the accident hazards. Here are a few suggestions from the National Safety Council's Home Safety Division:

Let's start with the yard or the grounds around the house, where surveys have shown about one fifth of the home accidents happen. Together with accidents on the porch and on outside stairs, yard accidents make up about half of all the home accidents.

Most of these accidents are falls.

Falls because Johnny had been digging a foxhole in the back yard, and Pop went out to empty the garbage and stumbled into the hole. Or perhaps Pop himself had left the rake outside the door. Falls may occur because the porch railing is rotten, or because there isn't a porch railing at all. Unevenness in the surface of the yard, lack of light over walks and at porches and stairs, and bad stairs are the chief causes of outdoor accidents.

To eliminate these causes and, thereby, eliminate the accidents, holes should be filled in and abrupt changes of level in the yard should be graduated. Plenty of light should be provided for walks and stairs. The steps themselves should be straight runs without winding stairs. Risers should be between  $6\frac{3}{4}$  and  $7\frac{1}{4}$  inches high and treads proportionately wide. Those proportions for the stairway will not only lessen the likelihood of a tumble but will also save

fatigue. Any stairway with more than three steps should have at least one sturdy handrail, and preferably two—made of two-by-four inch lumber.

The way to the accident ward is all too often through the kitchen. Many kitchen accidents are the result of failure to take simple precautionary measures such as wiping up spilled grease, using sash curtains that won't blow over the gas flame, and turning pan handles away from the front of the range so they can't be knocked over or pulled off the stove by a small child. Other accidents are caused by fatigue resulting from working in a badly planned kitchen or by unsafe design and construction of the kitchen and its equipment.

Cabinets, for example, are installed with their upper shelves so

# POST-WAR

high that the housewife stands on a chair or other unsafe substitute for a stepladder to reach them. Cabinet doors of the conventional hinged type frequently are unhandy because, when opened, they block access to the adjoining cabinet; in addition, projecting doors can cause very painful bumps on the head. Instead, kitchen cabinets should have accordion-fold doors, or roll-away doors, similar to the roll-top of a desk. The top shelf should be no higher than six feet and three inches—the maximum height to which the average woman can reach without a ladder. The walls can be furred down from the ceiling to meet flush with the front of the cabinet, giving a smooth appearance and preventing accumulation of dust on the cabinet top.

A number of bad accidents result from sheer fatigue which, in turn, may be the result of poor arrangement of working units in the kitchen.

There are three basic arrangements of the various units—the U-shape, the L-shape, and the parallel arrangements are the most popular. In these kitchens, ideally, food moves in a straight line from door to storage to preparation to processing to serving, without the doubling back that is characteristic of poorly arranged kitchens.

The height of the work surfaces in your kitchen are also important in preventing fatigue. Research has shown that for persons from 5 feet, 2 inches to 5 feet, 8 inches tall, the work surface height preferred is between 32½ and 34 inches. The sink should have its "floor" 32½ inches above the kitchen floor. An appreciably higher or lower work surface will cause fatigue, muscular soreness, and loss of efficiency in various jobs.

# You

Light is a number one requirement, not only for illumination but also to let the homemaker do her job without eyestrain. Light without glare is necessary for the most comfortable working conditions. For absence of glare, north light is best because it is all reflected light, and never direct sunlight.

Be sure you have enough storage space in your post-war home—enough on the first floor for coats and hats and galoshes and baby-buggies and baseball bats, for brooms and mops and cleaning equipment, for linens and other table accessories. Enough on the second floor for bath towels, bed linens, etc. And plan to have closet space to accommodate two wardrobes, plus possibly seasonal clothes that you may want to store.

Plan your post-war house for convenience and comfort. If you have convenience you will be far more likely to avoid the accidents that would destroy your comfort.



One out of three accidental deaths from poison is a child under five. Make sure that can't happen in your home by keeping poisons out of reach or locked up.



A special cleaning closet can be a thing of joy in your new home. Metal containers can be included for oil mop-heads, lessening the danger of spontaneous ignition. A chemical cabinet provides a high and safe spot for injurious cleaning compounds or poisons.

Clutter on cellar stairs can cause bad falls. Plan your home to include ample storage space, so this can't happen to you. And build a handrail for every stairway.

Story by National Safety Council

Art work, Courtesy  
The Chicago Tribune



Even though you may save a few seconds when you climb up on a chair rather than a stepstool, you may lose weeks in a hospital as a result of a fall.

Include only reachable cabinets in your new home. The top shelf should not be higher than 6 feet, 3 inches unless you are quite, quite tall. Accordion doors will eliminate those painful head bumps.

# All in Fun

**W**E SAW a sign in a grocery store the other day: "We know it's hard to get meat, butter, shoes and other things—but it's much harder to learn Japanese."

*A woman flees from temptation, but a man crawls away from it in the cheerful hope that it may overtake him.*

"Now look, Jenkins," said the lieutenant to the laziest man in his outfit, which was on maneuvers, "you and Jones started digging at the same time. How come his pile of dirt is half again as big as yours?"

"Well, sir," replied Jenkins, "he's digging a bigger fox-hole than I am."

*Indian (after examining ham sandwich purchased at city lunch counter):*  
Ugh. You slice um ham?

*Waiter: Yes, Chief, I slice um.*

*Indian: Ugh! Darn near miss um.*

The Texas-born captain of an all-Texas company in North Africa told his men: "Our job here is to promote good neighborliness among other things. We've got to humor the natives. If they say Africa is bigger than Texas, agree with them!"

"Years ago at San Juan Hill," Grandfather told Junior, "my head was grazed by a Mauser bullet."

Looking critically at his head, Junior commented passively: "There's not much grazing there now, is there Grandpa?"

*Satan: What are you laughing at?*

*Imp: Oh, I just had a woman locked up in a room with a thousand hats and no mirrors.*

It's a mistake to "tell your wife a thing or two." Tell her one, and stick to it.

Doctor: Why do you have 18W546 tattooed on your back?

Bert: That's not tattooed, doctor. That's where my wife ran into me with the car when I was opening the garage door.

*A man who was wanted by the police had been photographed in six positions, and the pictures had been sent out to the state police. In a few days headquarters received this from a small town chief:*

*"I duly received the pictures of the six miscreants wanted. Five of them have been captured and we are on the trail of the sixth."*

Scientists report a vitamin in molasses which prevents the hair from turning gray. But doesn't it make it hard to get the hat off?

*Boss—"Pneumatic" is misspelled in this letter. Why did you type it "new-matic?"*

*Stenog—The 'K' on my typewriter is not working.*

As he was drilling a squad of recruits, the sergeant saw that one was marching out of step. Going to the man as they marched, he asked sarcastically:

"Do you know they are all out of step except you?"

"What?" asked the recruit innocently.

"I said they are all out of step except you," repeated the sergeant.

"Well," was the retort, "you tell 'em. You're in charge."

*As the pretty girl entered the crowded car, he rose to his feet.*

*"No, you must not give up your seat—I insist," said the young woman.*

*"You may insist all you like, Miss," was the reply. "I'm getting off here!"*

A defense-plant worker announced that he had just received a "bundle from heaven," and was passing out cigars.

"Boy or girl?" asked a lady welder.

"Neither," answered the man, "It was my laundry."

*Mr. Blinks was busily engaged with a spade in the mud beside his car when a stranger hailed him. "Stuck in the mud?" he asked.*

*"Oh, no!" replied Mr. Blinks cheerfully. "My engine died here and I'm digging a grave for it."*



"Frankly, I expected something a little better—with all this talk about postwar miracle homes!"

# A BRICK HOME

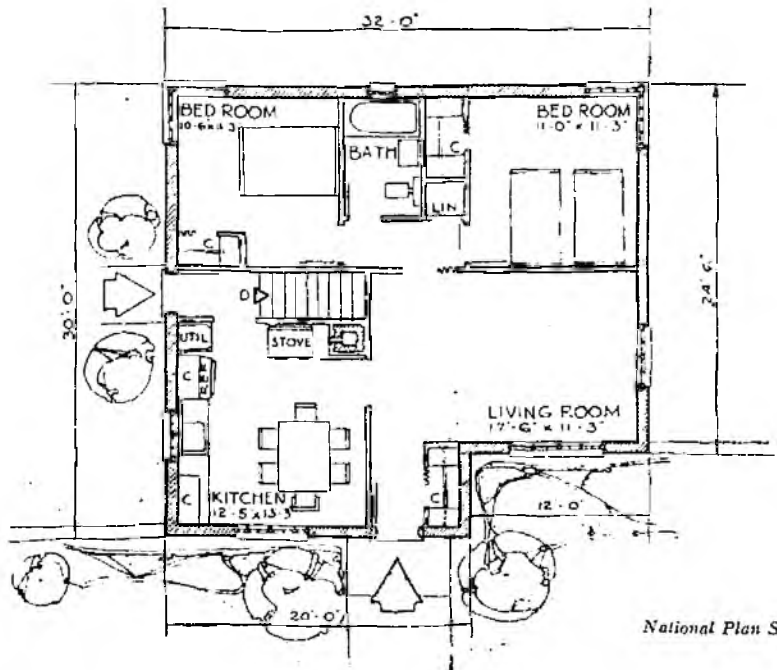


**Y**ES, "prefabrication" may be the word of the hour, but in spite of that fact we are featuring in this issue a home of brick—a building material that has given splendid service and satisfaction from the time of its first use. Of course some folks prefer frame houses, but on the other hand there are those who flatly refuse to consider using any other building material. We hope that many of our readers will like this small home.

It is pleasingly different in appearance from the usual home of this size, thanks to the large windows, stone "frame" around the front door, and the use of shingles on the front gable. The builder may choose from a number of pleasing colors and textures, depending on whichever type of brick he prefers.

Cross ventilation in each of the four rooms provides a maximum of air and light. Windows are placed to permit a number of furniture groups. Excellent use is made of every square foot of floor space—an important consideration in a small home. Every room is easily accessible from every other room. Three good-sized clothes closets and a linen closet are included.

## IS A LASTING INVESTMENT



National Plan Service

The kitchen is large enough to accommodate a table and chairs for family meals, with the dining unit overlooking the street. The homemaker who lives in this home has a choice of two views while doing her kitchen work.

If you are planning to build a brick home, you may want to add this page to your collection of house plans. Or you may have a friend or neighbor who would appreciate your giving it to her, after you have finished with the magazine.

# Your Home CAN BE Y O

AMERICA'S young men who are serving their country in distant lands are now really appreciating—some of them for the first time—what a grand place “home” was. Just a few short months or years ago, home was merely a place where a fellow wangled money from Dad, teased the kid sister and gulped down Mother's delicious food, seldom thinking to mention how good it tasted. But now these boys are keenly aware that “home” was a pretty wonderful place. They think and talk about it a great deal, and they want letters and news from home almost more than anything else.

Our returning veterans are beginning to investigate the benefits to which they are entitled under the Servicemen's Readjustment Act—often referred to as the G. I. Bill of Rights. Government backing is offered on home loans for World War II veterans, and it is predicted that a high percentage of the men eligible for these home loans will apply for them. Savings and loan associations are playing a leading role in offering financial assistance to make home ownership possible for our war heroes, and we are glad that we can serve in this manner.

Of course there will be hundreds of thousands of other families (some estimates predict *millions*) who will want to purchase or build new homes after Victory, too.

Just a few years ago, one often heard this remark, “We really would like to buy our own home, but it's just impossible to make the down payment.” Today, the situation is quite different. With jobs plentiful, wages better and fewer things like cars, washing machines and refrigerators on the market, American families have amassed the greatest total savings in the history of our nation. Now we frequently hear comments of this kind: “We are planning to build our own home as soon as we can get the materials. We bought the lot several months ago,

and have more than enough money saved to make the down payment for the house we want.”

It's only natural that when a family has found it possible to accumulate a sizable sum of money, buying a home would be one of its first objectives.

Leading citizens in most towns are, more often than not, home owners. They have a stake in the town, in the neighborhood in which their home is located. They are planning to spend at least a number of years there, perhaps the rest of their lives. The returns in personal satisfaction, security and comfort more than compensate for the actual cost of the home.

But, because the purchase of a home is, in most cases, the family's largest and most important financial transaction, some family heads hesitate to take the initial steps toward home ownership. They are a bit



H. Armstrong Roberts, 2 photos

appalled at the thought of assuming a financial obligation that is to cover a period of years. They may have known of cases where mortgages were foreclosed and for that reason decided they would continue renting—rather than buy a home and take a chance on losing it.

Now, however, home owners and renters alike are realizing that mort-

gage loans are carefully planned to meet the income level of each borrower so there is little likelihood of his finding the monthly repayment impossible to meet. But in those cases where emergencies *do* arise, the home purchaser finds that lending institutions are most cooperative in helping him readjust his payments in some fashion so that he can meet the

# U R Castle



Harold M. Lambert



unforeseen extra expenses. Mortgage foreclosures by home financing institutions are very rare these days—except in those cases where the mortgagor indicates no interest in repaying his loan.

Savings and loan associations recognize the fact that they will be successful only if they give good service and satisfy their savings and home purchasing members. Our present-day home loan plans are based on the principle that they must meet the needs and budget of the family buying the home, and we always feel particularly gratified when our members tell us how pleased they are with the financing program we set up for them. Many of these folks wonder now why they postponed buying their own home for so many years—now that they have learned that there is much more

security and happiness in home ownership than in renting.

Extensive studies are being made all the time by home financing organizations to work out new types of home loans that will be increasingly acceptable to the home owner. The officers and directors of this association are watching the development of these progressive steps, and when we are convinced of their merits, we shall include them in our financing plans. We want you and your neighbors who are interested in home ownership to have the benefits of all the good features of new trends in home financing.

Would-be home owners are doing extensive planning of their post-war homes. Hundreds of floor plans may be studied before the "right" one is found. Much serious thought is given to the purchase of a building

lot. Weeks may go by before the decision is made to build a Dutch Colonial house, rather than a Cape Cod style. And it's better to proceed deliberately on all these important problems, rather than make hasty decisions which you may regret later.

There's no phase of home ownership which can "make" or "break" more completely your happiness and pleasure in your own home than your financing plan. For there's no pleasure in living in the most beautiful home in town if you are constantly harrassed by a feeling of anxiety as to whether or not you can meet your payments as they are due. A feeling of security and assurance about your loan plan is one of the first requisites for a happy home.

Folks whose homes have been financed through our association seem to enjoy coming in to make their monthly repayments. They appreciate the courteous, prompt manner in which our staff members serve them.

We are sincere in our belief that if you will stop in our office at your convenience to discuss your financing or refinancing problem, you will be more than pleased with the service we can give you. We will gladly answer whatever question you may have, and will explain our financing plans. Let us help you plan to make your home "your castle."

# HOMESPUN

**Y**OUR TOWN—with its church steeples, its brick schools, its homes and its tree-shaded streets. Where dreams are built, ideas are born and problems of the world are solved by free-thinking people.

Many a discussion has been built up or torn down, many an argument has been won or lost, many an opinion has met agreement or disagreement on the corner of Main and A, the courthouse steps, the bench outside the Township Trustee's office.

For men of all ages, all races and religions, all walks of life assemble together in American towns and cities everywhere to voice their thoughts.

Tom (with the cane) has paused on his way to the grocery store to ask Walt Brown, a lumberman on the outskirts of town, what he's heard from his son, fighting in the Pacific.

"Just got a letter day before yesterday. He says he's fine," answers Walt. "Been over 18 months—thinks he may be home on leave pretty soon now."

"Maybe they'll all be back for good before long," comments quiet Mr. Olson on the end of the bench.

"Well, sir, when they do get back, they're goin' to have new ideas about a lot of things." George Adams, to his right, speaks. "I've talked to some of them who've been home during this war. Now, take the O'Brien boy—he used to work in Miller's Department Store nights after school and on Saturdays, and spend his money just as fast as he earned it. He's a Sergeant in the Army now and last time I saw him on furlough, he was tellin' me how he puts so much towards a War Bond every month out of his pay check—has the money sent back here to be kept for him. After the war's over, he's goin' to use that money for a business course, to get started on an accountin' job. He's goin' to do all right—that boy."

"My son buys War Bonds, too,"



Louis Williams

# PHILOSOPHY

H. Armstrong Roberts

contributes Walt. "Imagine he's plannin' on gettin' married soon as this thing is over, and buyin' a home with the help he'll have from the G. I. Bill."

"Guess this war has taught us or made us remember a lot of lessons," comments Bill Norris, hands folded in his lap. "And one of them has been how to get along without some of the luxuries in life we'd like to have. This war has made us Americans thrifty, and we're going to hang

on to that habit, not just for the duration but after the war, too."

"Being saving is always mighty important," sums up quiet Mr. Olson.

*Home-spun philosophy? Maybe so, but still good. One of the purposes of our institution is to encourage savings. War Bonds and stamps may be purchased here, and we will be glad to help you plan a savings program to fit your war-time budget.*

EVERY soldier who serves in the United States requires 136 square yards of cotton cloth and 42 pounds of other cotton material to equip and maintain him one year.

Multiply these amounts by 11 million (the approximate size of our armed forces) and you have some idea of the millions of square yards of cotton that must be provided for our fighting men.

Shortages of manpower plus these ever-increasing demands for cotton goods and other textiles have produced civilian clothing shortages. Civilians must assume responsibility for easing the clothing shortages by buying less and repairing more.

HOME-OWNERS of the nation are breaking all records of the past in paying off their property indebtedness, the Home Building and Home Owning Committee of the United States Savings and Loan League reports.

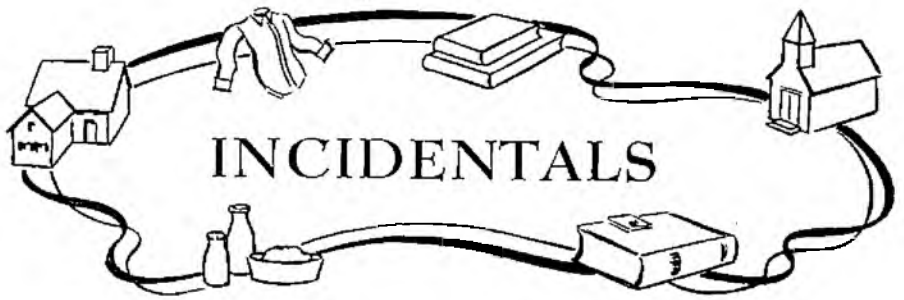
Between a third and a fourth of this year's home-owner debt payments will be to savings and loan associations and co-operative banks. This will be the largest amount they have ever received in repayments in a single year, and that it is nearly three times the 1939 performance.

The committee estimates that at least 190,000 homes mortgaged to savings and loan institutions will be paid completely out of debt this year. The average size loan made in that depth-of-the-depression year was \$1,891, so that this year's repayments will wipe out debts for families mainly of very modest means and on homes of unpretentious size.

EUROPE's churches, of all denominations, promise to emerge from war and German oppression, newly dedicated to their purpose. Religious faith appears to be stronger than before.

The reconstruction of religious life in Europe is engaging the attentions of the Roman Catholic Church, representatives of the Jewish faith, and of the World Council of Churches, for the Protestant denominations.

The World Council of Churches, with headquarters in Geneva, has set up an international Department



of Reconstruction and Inter-Church Aid. National committees have been formed in liberated France, Belgium, and Holland. Similar committees have been formed in Great Britain, Switzerland, the United States, and Sweden, whence most of the financial aid is expected to come to provide Bibles and Christian literature, to help re-establish Christian societies and institutions, to provide temporary church building and to pay the costs of reconstructing damaged or destroyed church edifices.

It has been estimated that at least \$100,000,000 will be required to meet the needs of the countries to be helped. Reports indicate that there has been widespread destruction of church life and organizations throughout the European continent, and that there is a famine of Bibles and Christian literature. The Foreign Bible Society and the American Bible Society have arranged to print in Sweden some 350,000 Bibles and Testaments in various languages for immediate postwar needs.

THE SOVIET UNION has embarked on the gigantic task of rebuilding schools and colleges in the liberated areas, where the Germans have devastated towns, villages, and countryside. One hundred and fifteen technical schools have been restored already in liberated districts.

Six hundred and eighty-two higher educational institutions will open to receive 454,000 students this session. During the academic year 1943-4, as the occupied districts were cleared of the enemy, 127 higher educational institutions were restored and 52 new ones opened.

HOW LONG should a man's shirt last? Research has revealed that the lifetime of a shirt depends largely upon a man's habits and his beard, and that wear due to laundering is

insignificant compared with the wear it receives in actual use.

In the tests conducted by the American Institute of Laundering where wear and laundering were rigidly controlled, one man averaged 21 periods of wear for his shirts, while another one averaged 50 periods with shirts of the same fabric and make. A shirt worn between laundings showed a weakening of the collar after 35 periods of wear, while shirts that were not worn were laundered 100 times before fraying appeared.

The most vulnerable part of the shirt is the fold line of the collar, where the constant friction of the collar against the neck and stubble results in considerable wear. A man who has a strong and bristly beard can't expect his shirts to last until they fall apart at the seams.

MORE cottage cheese, also more chocolate milk, buttermilk and skim milk powder are expected on civilian markets this year, according to the U. S. Department of Agriculture. As milk production increases seasonally from now until summer, dairies and other manufacturers will have large supplies of skim milk to convert into these products.

The more plentiful supply of skim milk products is due largely to the War Food Administration's efforts to help farmers sell their milk whole instead of separating it on the farm, then selling only the cream for butter, and feeding the skim milk to hogs, calves or chickens. In many parts of the country where farmers had no market for whole milk before the war, drying plants have been built. New plants and improved methods developed in the last three years have made it possible now for manufacturers to meet the needs of the military for dried milk powder and also sell substantial quantities to civilians.



H. Armstrong Roberts

- Meat or meat substitute once a day
- Potatoes once or twice a day
- Other vegetables at least twice a day—especially green and yellow colored vegetables
- Tomatoes, oranges or grapefruit once a day
- Whole grain cereal and bread and butter or fortified margarine at least twice a day

*Get plenty of sleep and recreation \**

Grown-ups should have at least eight hours' sleep every night. Children need more. And, of course, everybody needs some recreation to keep up "morale."

*Keep everything clean*

Not only yourself, but also your home, and all family food and drinking water.

# BEFORE THE DOCTOR

EVERY disease or accident that keeps people from work is sabotaging our war effort. So is every chronic ailment that saps our energy and keeps us from doing the best possible job.

The people of our nation now have one of the most important and one of the toughest jobs in history. It's up to them to increase production of war matériel, to maintain as normal a life as possible on the home front and to devote themselves to an all-out war effort.

To do the job well, it is vital to be strong and healthy. You can't work hard unless you feel well. Sometimes people think it's better to keep going even when they are ill, but that is a misconception. Often you can save a good many days later, as well as a lot of unnecessary suffering and discomfort, by attending to sickness at the beginning.

Keeping healthy is a wartime duty. It's more important than ever today to be "on the alert" against sickness. Let's consider the angles of precaution, prevention and non-professional care for minor ailments that can be cared for without a doctor's personal supervision.

People are more likely to become

ill when they're working harder and putting in longer hours. They're more likely to get injured. Facts and figures show that that's what happens in time of war. With fewer to carry on, on the home front, it means more work per person.

Doctors are busier. Many of them have now gone into service, resulting in a critical shortage in some areas of our country. Most of those staying at home are working hard and long and some have come out of retirement to help out. They're doing their best and we must do everything we can to help them. But don't form the idea that it's your patriotic duty to do without medical service. Your first duty is to try to keep well—and to see a doctor when you need to.

Good health deserves thought and effort. There are a lot of things all of us can do to protect our health. Some of these are things we *know* we should do, but things that we sometimes neglect when we're busy:

*Eat enough of the right kind of food*

- That includes a daily diet of:
- 3 to 4 cups of milk every day
- 1 egg a day, or at least 3 to 4 a week

*Wear the right kind of clothing*

Wear warm clothes in the winter. Even if you're in a hurry, don't go outdoors without extra clothing when it's cold, and remove outdoor clothes in a warm room.

*Watch your step!*

Falls, scalds and burns, splinters, cut fingers and many other accidents can be prevented simply by watching where you're going and what you're doing.



No one is a "natural-born" doctor. Doctors have had years of special training and experience. When you are really ill, therefore, the best thing you can do is to see the doctor. But there are some things that you won't need to bother him about, unless they become progressively worse. Here are suggestions, approved by the American Red Cross, for some of the more minor ailments:

**COLDS**—Colds are more common than any other disease. When a cold does begin, prompt treatment will often break it up.

Avoid unnecessary exposure.

Drink plenty of fluids.

Bicarbonate of soda or baking soda—a rounded teaspoonful every two hours for about three doses—often helps.

A laxative, such as milk of magnesia, may well be taken.

Take a hot bath followed by a hot lemonade or similar drink just before going to bed. Do not get chilled. Get into a warm bed at once.

Hot water, with a half teaspoonful of salt or soda added to each glassful, makes a very satisfactory gargle. Use hot and often. Rest in bed.

**EARACHE**—Any earache that persists for even a short time should be seen by a doctor. The pain can often be relieved before the doctor comes by applying either an ice bag or a hot water bottle to the painful ear. Cold will probably give relief in more cases than will heat. Hot or cold compresses may be used in the same way. A bag of hot salt is an excellent way of applying heat.

**NOSE BLEED**—Throw the head slightly back, breathing through the mouth. Loosen collar and anything tight around the neck. Apply cold, wet compresses over the nose. Press the nostrils together firmly, stopping



sharp slap between the shoulders will often dislodge the object. If the patient is first inverted—a child may be lifted up by its feet—the sharp slap is quite likely to be effective.

**TOOTHACHE**—See a dentist at once, if possible. Otherwise, if there is a cavity in the tooth, clean it out with a very small bit of cotton around the end of a toothpick. Then another small piece of cotton dipped in oil of cloves may be gently packed into the cavity with the end of a toothpick. Aches in teeth that have no cavities are often relieved by the application of heat or cold on the outside of the jaw.

**PAIN IN THE ABDOMEN**—Put these cases to bed at once; call a physician immediately; do not give a laxative; do not give any food.

*If any of the minor ailments just mentioned, or any others, don't clear up right away, be sure to get in touch with the doctor.*

Doctors, like the rest of us, need rest and sleep and regular meals. Some of the ways you can help them to help you are:

Visit the doctor's office if possible.

When you have to call the doctor to your home, get word to him early in the morning so he can plan his day and won't need to waste a trip. Avoid calling the doctor at night except in cases of extreme emergency.

Be brief when you talk to the doctor, but as complete and accurate as you can. Decide ahead of time what you're going to say to him.

Follow the doctor's advice. Keep your appointments with them promptly.

Have an annual physical checkup.

# COMES

Harold M. Lambert, four photos



the bleeding and giving opportunity for a clot to form. This pressure must usually be applied at least four or five minutes to be effective. Avoid blowing the nose for a few hours.

**FOREIGN BODIES IN THE THROAT OR WINDPIPE**—Try to remove the foreign body immediately. Frequently the body can be felt and removed by passing a finger down the throat. Substances lower down cannot be removed in this way, and a very

*Spiraling to the Peak of Fashion  
are these new*

# Buttons

On the first turn you see blouse buttons—  
**FOR SPRING**



a miniature scroll edition  
in frosted gold or silver,

and two pearl novelties.

On the next turn is:

On the last turn,

Lovely Lucite button—large, thick, gleaming—  
etched on the underside in palm leaf motif.

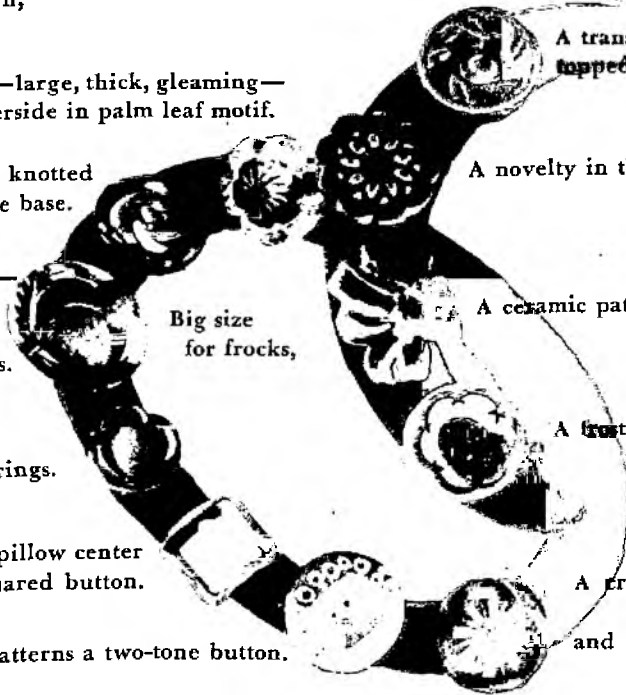
Plastic cord interestingly knotted  
and inlaid on crystal-type base.

Strawberries—  
or other fruits—  
are applied  
on transparent disks.

little size for earrings.

A pearline pillow center  
for a squared button.

Eyelet design patterns a two-tone button.



A transparent button  
topped with a crown of plastic leaves.

A novelty in the peasant mood,  
brightly splashed with color.

A ceramic patterned as a bright ribbon bow.

A frosted button, deeply carved to reveal  
the inner crystalline sparkle.

A crystal-like lozenge, brightly colored  
on the underside  
and etched in stylized sunburst design.

A hand picked bouquet of new button styles includes these six new lovelies:

Accenting the trend to crystal-type buttons, is the saucer, at center top. This gleaming, jewel-like button is carved in sun-ray effect, and its ball center is laid around with miniature colorful leaves.

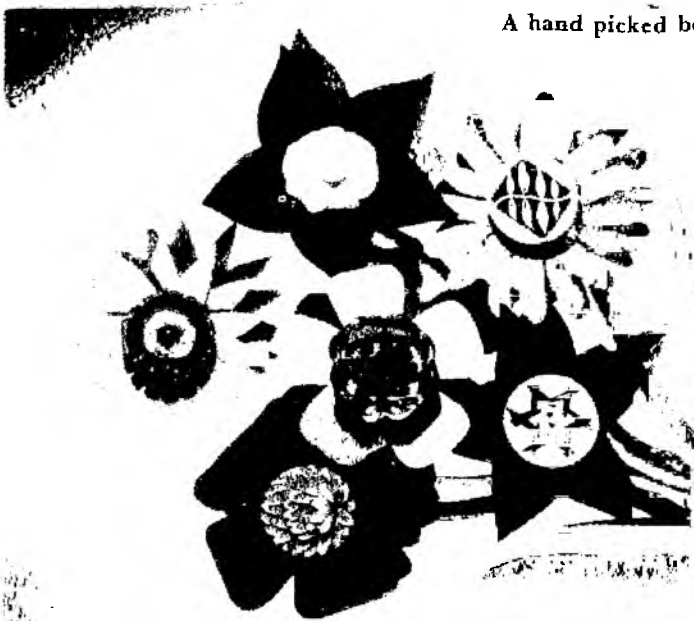
The two-tone shaggy chrysanthemum at top left expresses the fashion mood for bulkiness in buttons. Hollow inside, it rides lightly on the sheepest wool or crepe frocks.

Lovely Lucite button in center—large, thick, smooth, flat—has flower detail scooped right out of its very heart. Colored in a bright costume shade.

Six plastic petals fashion the dainty flower button at right. It comes in a whole rainbow of spring and summer colors.

Distinctly Chinese in mood is the smooth disk at lower left, patterned with deep criss-cross gashes.

Wholly new treatment of the perennially popular white-and-bright color button is shown at lower right. This featherlite button is patterned in an oblong block of color, broken up by an off-center vine and leaf design.



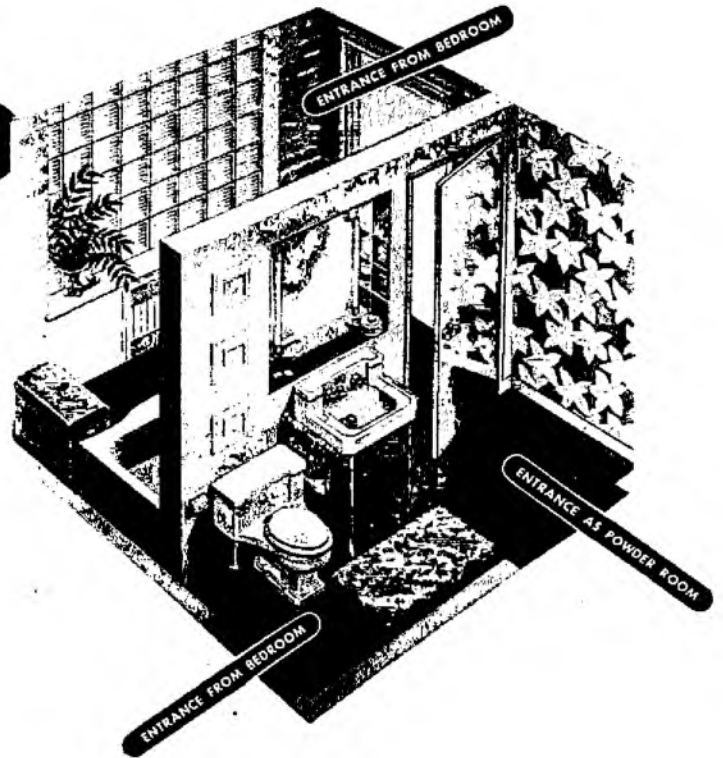
# "double duty" bathroom

DAD WANTS to shave and Marilyn is clamoring for the shower before breakfast; or Junior comes home dirty after an afternoon of vacant-lot football just when Mother is trying to keep the bathroom neat and clean for her dinner guests.

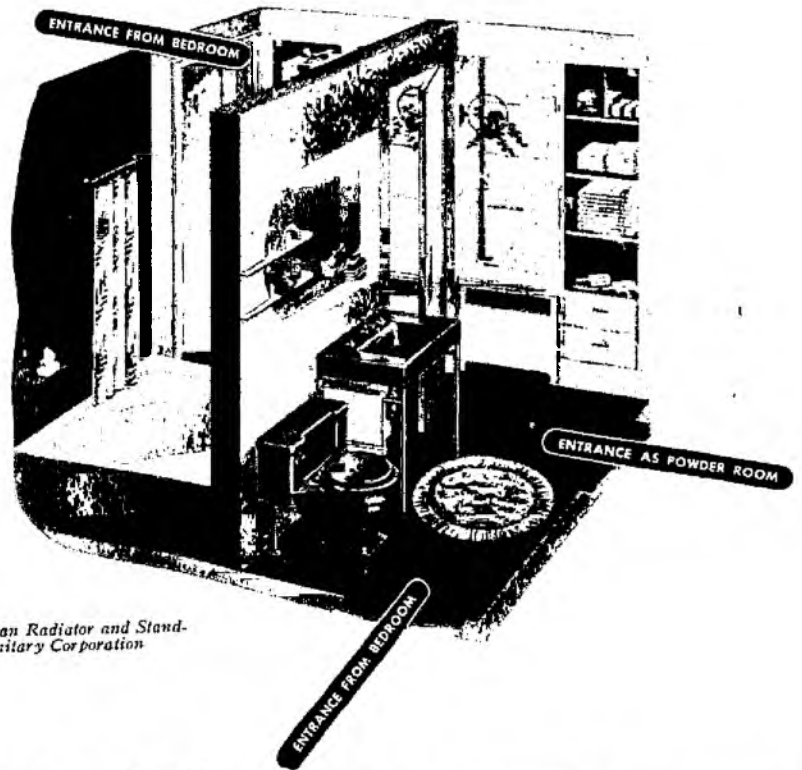
Every family has its bathroom quandaries. A workable solution to these problems is presented in a "double-duty" bathroom with the bathtub or shower set off in a separate compartment. Both units of a divided bathroom can be in use at the same time, with a door between providing privacy for each. In this way, bathroom availability is doubled without increasing the number of fixtures, or piping costs. If there is an entrance from the hall, the doors to one bedroom and the bath section can be closed, leaving the remaining section of the room for a powder room.

The dual-use bathroom plan can be adapted in many ways. If you are remodeling an unused room, an alcove or a large closet can be utilized for a bathroom compartment. In a new home, sliding doors can be used, if desired, and where space permits, even an extra shower stall can be added.

The "double duty" bath of the future can be more useful, more practical and more attractive for gracious family living.

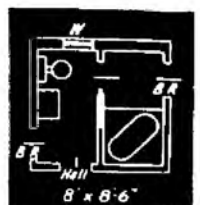
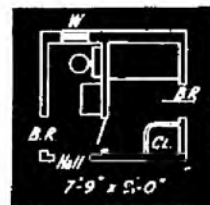
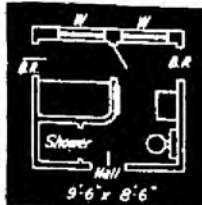
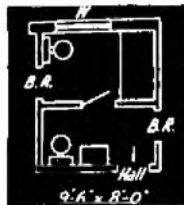


Less traffic congestion and greater availability to members of the family with tub or shower in a private compartment. The square tub (below) allows a standard 5½-foot bathing space, the other has a wide front rim and lower height.



American Radiator and Standard Sanitary Corporation

A variety of alternate floor layouts is possible for a remodeled or new dual-use bathroom. Minimum floor area recommended is approximately 7 feet, 6 inches by 8 feet, 6 inches.





Flatter



Your



Figure



Figure 1  
Du Barry No. 5928

Figure 2  
Vogue No. 5347

Figure 3  
Hollywood No. 1516

Figure 4  
Simplicity No. 1203

**W**HAT WOMAN or girl is not concerned with looking her best? That's one of the reasons why so many girls are making their own clothes. In sewing for themselves they have a much wider choice in selecting a flattering combination of style, fabric and color than is possible in ready-to-wear. It is also possible to combine parts of two different patterns to obtain the most becoming features of both.

Practically every girl deviates in some way from the ideal figure. If you are lucky enough to be of average height and weight with no outstanding figure faults, then you need only be guided by your own preferences in pattern styles. But if you are too tall or too short, too slim or too stout, or have one of the many figure flaws that detract from your charm, you can greatly improve your appearance through careful pattern selection.

**IF YOU ARE TOO TALL** you will want to camouflage your height by the use of horizontal lines. Choose patterns whose lines cut across the figure as near to the center as possible. See Figure 4. The use of contrasting material to accentuate the horizontal lines helps to minimize the too-tall look.

**IF YOU ARE TALL AND ANGULAR** you have special pattern problems. Make your dresses and suits with loose, easy-fitting lines and look for graceful, curved details in your patterns. Such horizontal fullness as you get from peplums, tunics and tiers is flattering to the tall, thin girl. In necklines—cowls, scarfs, soft bows, rolled or flared collars with curved

edges are best. Have casual waistlines with fullness above and below the belt. Wide belts or midribs are good. Wear full, boxy jackets, hip length or a bit longer. If your legs are good, skirts may be worn quite short, but it is better to camouflage thin legs with skirts worn a little longer. Circular skirts are usually becoming to the tall, angular girl, as are dirndls and full, gathered skirts.

**IF YOU ARE TALL AND HEAVY**, it will be necessary for you to compromise between the vertical lines recommended for stout figures and the horizontal lines suggested for the too-tall figures. In your case; it is best to use both horizontal and vertical lines which break up the pattern design into small areas. Perfect-fitting clothes with simple, classic styling are for you.

**IF YOU ARE SHORT** and in proportion, choose vertical style lines for your patterns. Princess models, beltless dresses and long lines of seaming are your best bets. See Figure 3. If you want a jacket, choose a short one to give you more length from the jacket down. Keep your clothes as simple as possible and avoid too much fullness.

**IF YOU ARE SHORT AND STOUT**, you will especially want to pick patterns with continuous vertical lines or upward-slanting diagonals. The most important thing for you to remember in making your clothes is that they should not be fitted too tightly as a too-tight fit tends to make the figure look heavier. Very restrained curves in the pattern styling will add grace while straight lines will emphasize stoutness. If collars are worn, they

should be flat and narrow and V-shaped. Avoid wide or contrasting belts, wide sleeves (although the armhole should be loose enough for comfort), bias-cut skirts and all frills. An illusion of height and slimness can be encouraged by the use of vertical pleats, tucks and panels.

**IF YOU ARE SHORT AND SLENDER**, don't wear the horizontal lines recommended for slim figures as they will cut your height. Wear high necklines and high waistlines to increase height. Select a bolero pattern in which the front edges curve upward and have decorative detail such as pockets, braid or tucks high on the figure. If you are selecting a pattern for a pleated skirt, choose one which hangs in slim, straight lines.

**IF YOU ARE TOO THIN** but of average height, you can easily achieve the illusion of more weight by choosing patterns with plenty of fullness. Curved lines, gathers, shirring, ruffles and soft bows will flatter the thin figure. See Figure 1.

There are some individual figure faults which can be made inconspicuous with the proper selection of dress patterns. For instance:

**LARGE HIPS**—Hips that are large compared with the bust can be tapered down with vertical or diagonal lines at the hips and interesting detail in the bodice to draw attention from the hipline. See Figure 2. Boleros cut to the top of the hips help to balance the broad-hipped figure. Stand-away peplums help to camouflage wide hips and gores or unpressed pleats concentrated in the front of the skirt also have a slimming effect.



**"Oh no,  
I'm not extravagant!"**

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