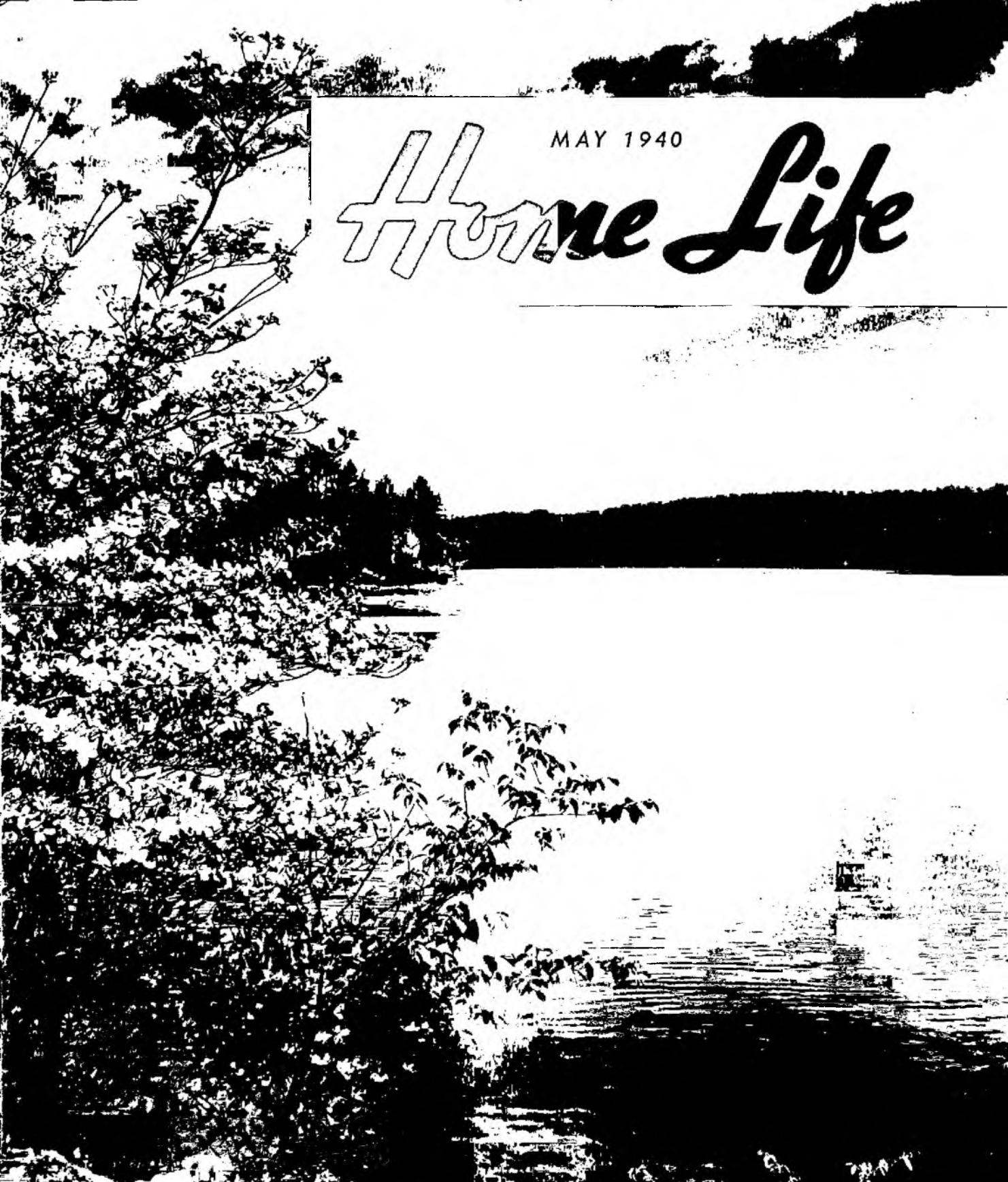


MAY 1940

Home Life



ISSUED FOR YOUR INFORMATION AND ENTERTAINMENT BY

NILES FEDERAL SAVINGS AND LOAN ASSOCIATION

302 E. MAIN STREET

TELEPHONE 528

NILES, MICHIGAN





OUR OWN
Home Life

The month of May was called the "youth of the year" by an English poet who died a few years ago, and somehow we agree with him. May is certainly a time for refreshing our thoughts, our homes and indeed our lives, because the days dawn fresh and warm and clear, full of promise and inspiration.

Most of the good housewives will see the end of spring cleaning this month, and when they put back their dust caps and park the cleaning equipment in the hall closet again, we hope they'll have time to take our little magazine into some quiet corner and enjoy its May contents. It is prepared for your pleasure and we hope you continue to enjoy it.

There are eleven big articles to help you make your home a happier place.

F. L. Vandenburg, Secretary

**NILES FEDERAL
SAVINGS AND LOAN
ASSOCIATION**

302 E. Main Street, Niles Michigan

"HELP! HELP!"

CRIES THE NEW HOME OWNER

DID YOU ever start on some entirely new job, enthusiastic and interested but absolutely in the dark about the intricacies it entailed? You learned as you went along, that's true, but how glad you were when someone who knew all about it stepped in and helped put you on the right track.

That's the way most home owners feel when they come right down to the actual problem of choosing a home they want to own. It's easier if they're buying a house already built because at least they can see what they are buying but the family who is trying to start from sketches and work up to a finished home can grow rather baffled at the details which arise.

This friendly savings and home financing institution has the answers to all puzzling questions on home ownership for your family. Why? Well, because you can get a lot of practical material on style and size and decoration right out of our own home magazine, and because you can get sensible answers from our officers and staff on financing costs and plans. Friendly consultation on every step, from plans and designs for the house, right through to inspection of the building, and complete program for financing is the reason why families of this community are working with us on their new homes.

Our major service, however, is the financing of your home safely, well planned and carefully worked out for every new home owner. A reasonable down payment and monthly payments frequently no more than the family formerly paid for rent on a repayment program that is made to fit into the individual family budget, are the two features of our home financing program.

Long experience in the home buying, home financing and real estate fields have given our officers an invaluable background for assisting the new home owners of our community, and our officers' experience is available to all the home owners who finance their homes here. We are as interested as the owner in seeing that he buys a good, substantial house, that will represent a stable value through the years, because the funds of our savers will be financing the home, and we must be sure that they are protected, as well as the home owner's interests.

Let us help you in your home ownership planning and let us give you the assurance that your home is worth what you are paying, that it is the home that will suit your family best.

**AROUND THE NEXT CORNER
—YOUR VACATION**

Softly rippling waves, trees that dip their leafy branches into the water and puffy summer clouds that fill the sky make us think that summer is not far ahead, and that vacation time will soon be upon us.

Your vacation is probably already planned, and the fun you want to have has undoubtedly been discussed time and again by every member of the family. But if you have a shadow of worry in your mind about the costs of the vacation and how short your family finances will be when you come back, now is the time to do something about it.

Nothing will give you greater satisfaction on the trip you plan to take next year, or the leisurely days you plan to spend than knowing that your savings account has sufficient reserves to carry you along if you should have any unusual needs for money.

If you possibly can, May is an excellent month to increase your regular savings, so that there will be a bigger reserve for your protection this summer when you're away. Think about it now and see if a few extra dollars each month wouldn't make you feel a little better about your summer holiday.



bering that on many, many days, years ago, someone thought to make provision for the days that are now, and remembering, they will be thankful for prudent husbands and fathers.

When a Mother's children have left her fireside, and life brings mellow years where there is leisure and the lessening of responsibility, the greatest comfort she can know is security. She may not see her children as often as she likes, she may miss most of their lives, but if she is comfortably provided for, not burdened by financial worries and sure in the knowledge that her family cares for her, she will be a happy Mother.

The young mother in your home may seem far away from these leisure years but today you can plan a modern Mother's Day by making your gift to her a start on the security which will mean her happiness in the days that are to come. Starting a savings plan for her is a modern, far sighted way to bring to the mother in your home this year the reminder of your love, and the reassurance of your ability and desire to make her life easier and happier.

A Modern Mother's Day

THERE is a sentimental aura which hangs over this day we set aside for the mothers of our nation, and rightly so. No man who has ever looked at his young wife bent over a child's crib, found a Mother waiting late into the night for her children to come home, or seen the tears of joy on an older woman's face when her grown-up children gather once again around her table can think of this special day for Mothers without a stirring in his soul and an aching memory of all that has been his because of his Mother.

So universal is the feeling, so deep founded the sentiment, that none of us would willingly let the day go by without paying tribute to our mothers and to the mothers of our children.

When these mothers have been feted and honored and their one big day is done for Spring, 1940, many of them will go happily to bed, remem-

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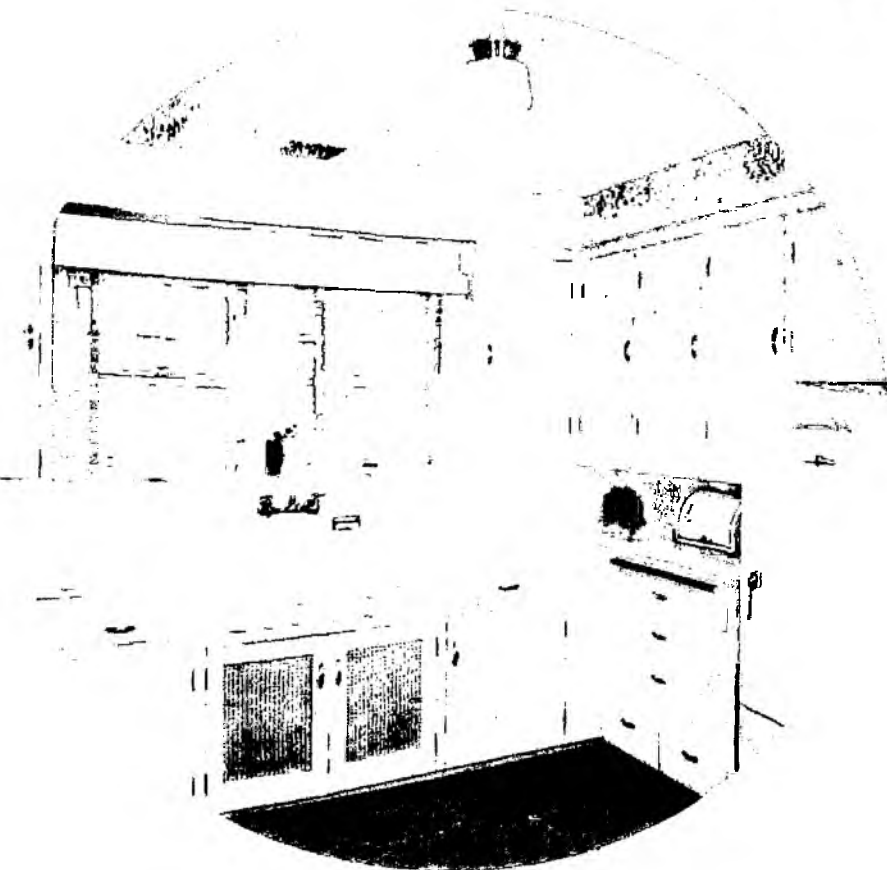


English ADAPTATION



An adaptation of the English farmhouse style of architecture which was recently completed is this little six-room house. The roof is of hand split shakes and the chimney is of field stones and old brick. This house uses redwood siding, plaster and brick veneer in an unusual combination.

Orville Logan Snider

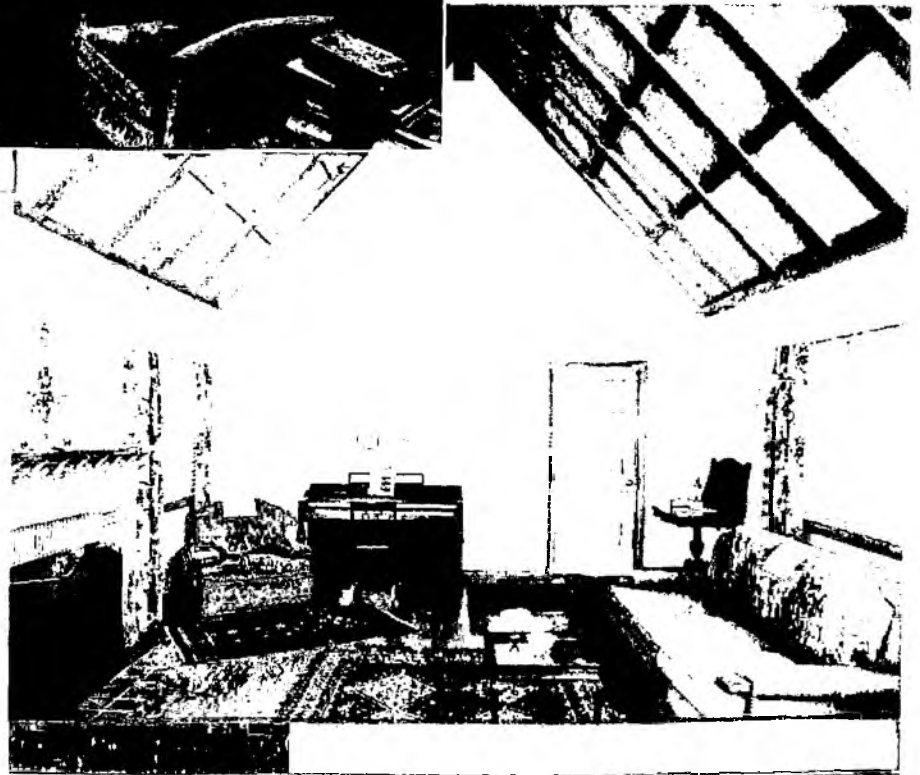


Built-in cabinets, with the sink and the refrigerator surrounded by storage space, make this sparkling kitchen attractive and practical.

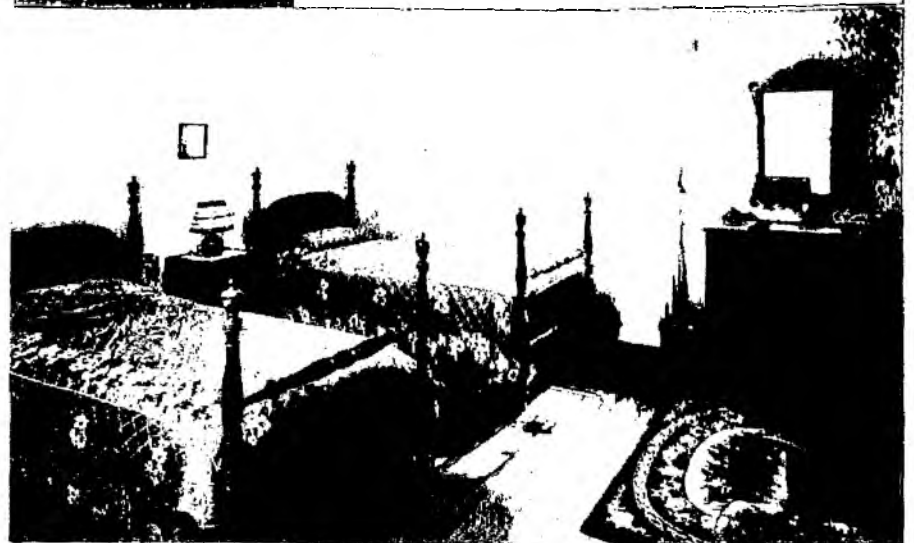


Many small homes have a den or recreation room and this den, with its cozy fire and interesting Mexican motif is the kind of a room which invites relaxation and long quiet hours for the family.

The living room produces a strikingly different effect with its English farmhouse style of ceiling, giving the appearance of a much larger room than it actually is in space.



This sunny little bedroom has flooring of hardwood, grooved to simulate planking, a treat which is popular and which ties in well with the style of the home.





WONDER IF SAVING REALLY PAYS?



WHEN saving regularly means the denial of some wanted pleasure, the curbing of current activities to provide for future living, or the constant watching to be sure that tomorrow won't be without funds, young people are apt to question the good there is in saving. Current needs seem to be so much more pressing, and saving a genuine effort. They have before them examples of men and women who saved to provide for their futures and who are dependent now through no fault of their own. They see all around them people who never saved a penny, living comfortably and easily through their later years. Luck, these young people are apt to say, is about as dependable as any effort they can make themselves.

They do have a talking point!

There is luck in many of the instances they can cite, but when we hear some of these youthful arguments, we would like to take these too sure youths by the hand and walk down the street into hundreds of homes we know, and let them see what savings has done, and where Lady Luck has been a minor factor.

We might call on a little old lady we know whose husband was a small business man, with a small income all his life. Every year for more than forty years his savings grew, slowly and steadily. When his wife was left alone, she had more than enough to keep her comfortably and safely for the years she will live.

Across the street and down a few houses, is a young couple who were married last June and into their new home came more than a thousand

dollars for the purchase of their furniture. Both of them had been working for several years and they had put the money aside diligently every week, in a joint account so that they entered their married life with sufficient funds to pay for the equipment in their new home. They didn't have to start with a debt.

On the hill lives a man who took a cruise around the world a year ago. His neighbors were a little surprised at this hard working fellow. He resigned his position and went off for a trip that he can't stop talking about, and when he came back he bought a piece of land and made a truck garden. He's having the time of his life.

The other day a pretty young thing in collegiate clothes came in and withdrew one hundred dollars from a saving plan in her name, established

by her wise father when she was much younger. She told us that the money would be buying her graduation wardrobe this June and that she was going to go to work in a big chemical lab, and make use of her fine education in chemistry.

A young man we know who is just into his thirties is making today about \$55 a week, and we can always tell when he gets a raise, or when there is a new baby at his house. He has three children now, and has had twice that many raises, and either event brings him in with new enthusiasm for his savings program. He increases his monthly savings from every raise, and he starts a new plan for each of the babies. He tells us he went to school on money his father started to save when he was born, and he says that every childhood catastrophe he ever encountered, like broken arms and legs, and every childhood pleas-

ure like camping trips and a new bicycle, Dad could afford because he always had money put away. He saw savings work and he is using the same road to safety for his family.

Just a few of the many many names on our records we could cite, are these names of the men and women who know that saving pays. They have proved it over and over, and their happiness and security today are assurance for every young man and woman who questions the advisability of putting part of each pay envelope away for a future.

But the importance of saving is something that we could talk about until doom without any substantial results in the way of convincing the doubters. The only way they can be sure that saving is wise is to start a savings plan, give it a fair trial over a period of several years, and then decide that it has merit or is a hin-

drance to them. We have never seen it fail. They always decide in favor of saving.

Here on our books we have many examples of savings plans started with skepticism and doubt, which have proved their value in the regular profitable earnings our savings plans pay, and in the security and protection offered by a safe and easy plan for putting money where it won't be spent immediately.

Young men and women, we invite you to try for yourselves the age old savings idea, money from today's income put aside for tomorrow here where our staff can give you advice and assistance in planning a safe amount for you to save.

Ours is a plan which will give you the benefit of our regular rate of return, and a chance to prove to yourself that saving really pays. Our answer is yes, saving does pay.





ASK YOUR HOME OWNING QUESTIONS HERE!

TO EVERY family that wants to own a home, this friendly savings and home financing institution opens its doors, and invites the family's questions—about the different phases of the process of owning a home. But what do the beginners want to know?

How can we pay for the house? How will we know how much we can spend? Can we afford not to have an architect? How shall we choose the location? What are the local ordinances? What style of architecture is best here in our area? What style best suits our family needs?

No one who faces the first happy prospect of owning his own home knows all the answers and in most cases the prospective home owner has to ask questions of some one—his next door neighbor, his lawyer or his friends. He hears a collection of information based partly on fact and experience, partly on personal ideas, partly on pure supposition. What he really should have is a single place

where he can get complete and impartial information, and he'll get that kind of information at this friendly institution.

Long experience in the home financing field has given us a rare advantage in serving as an information source for home owners, and this service is yours to use. Because we know this community, the legal and regulatory restrictions home owners must encounter, and the social background and the spirit of the community, we feel that we can give you valuable assistance.

Friendly help is important in the building of your new home, but friendly help is even more important in the safe and economical financing of your home. Here you will discover a plan that is designed to fit your needs. It provides for a reasonable down payment, regular monthly repayments until the loan is repaid, and of course, since it is spaced out on such a simple repayment plan—no costly loan renewals are necessary.

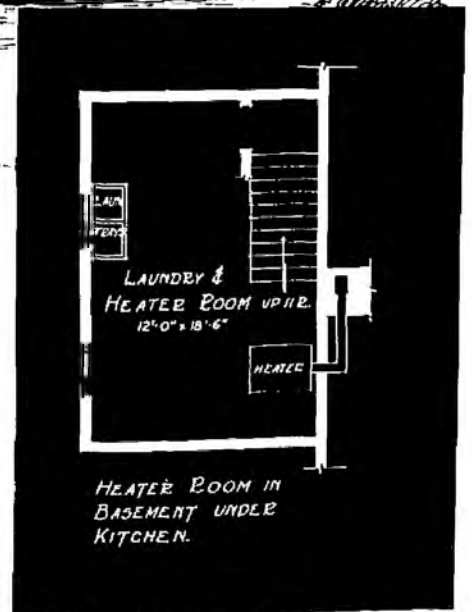
The actual cost for the privilege of using the funds which you borrow for a period of several years, is low. You pay the cost of financing as you repay the loan, and therefore, no large interest or principal payments ever arise. The regular amount which we determine as the monthly repayment sum will remain the same throughout the whole period of your loan.

What questions do you want to ask? What do you want to know before you buy or build? What are the facts you would like to have about the financing costs and plans?

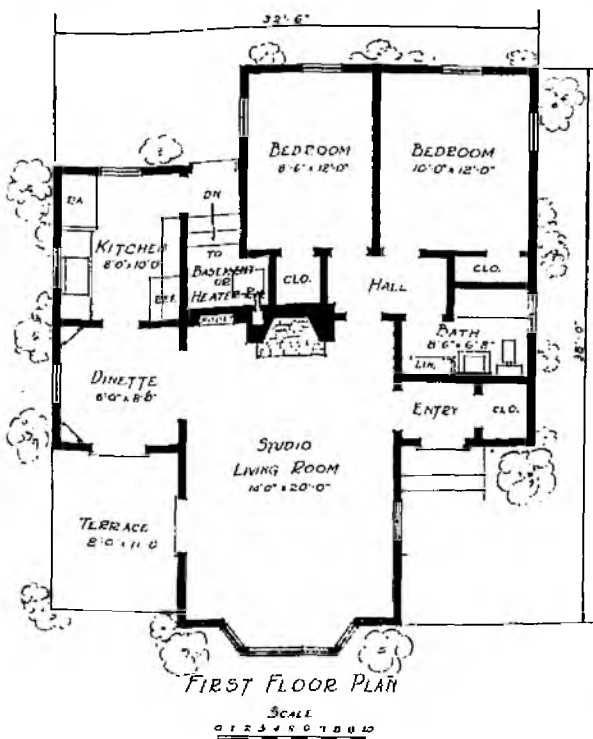
Come in or write your queries to this home financing institution's offices, and let your problems be met with expert assistance. Here your questions will be answered intelligently, easily and willingly without obligation on your part. When you are ready to go ahead, you'll find this institution's home financing plan the most serviceable and wisest for your needs, and meanwhile you can take advantage of our friendly aid.



TWO STORY LIVING ROOM



William T. Brown, Architect.



MAY'S small home has an attractive studio living room which will please a great many new home builders who want an interior arrangement which is distinctive and at the same time practical.

Five rooms in this house are conveniently laid out in a square foot area of 970 feet. The cubic content including the foundation when the heater room is on the first floor is 16,690. When a basement heater room and laundry are used, the cubic contents are 18,250 cubic feet.

This house can be built for you right here in our own community and you are invited to stop in and ask us about the plans for it, and plans for the safe financing of this house or any home you plan to build.

SEEING THROUGH IT ALL

COOK in glass this summer. There's something exciting and frivolous about food that you've "seen" cooking, and it gives you an entirely different idea of what happens under the kettle lids. Here are some recipes and ideas that may fix up your summer cooking slump.

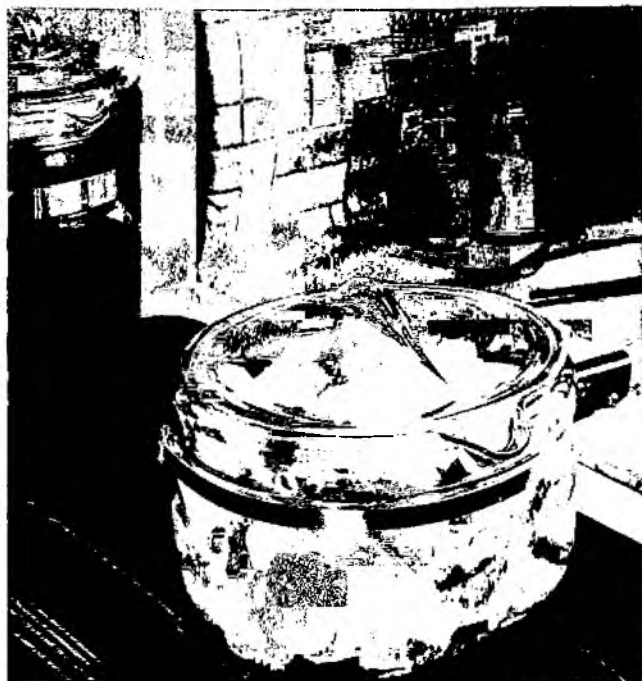
Corning Glass Works



GOLD CAKE

- 2¾ c. sifted cake flour*
- 2¾ tsps. baking powder*
- ½ tsp. salt*
- ¾ c. butter*
- 1½ c. sugar*
- 8 egg yolks*
- ¾ c. milk*
- ½ tsp. lemon extract*

Sift flour, baking powder, and salt together 4 times. Cream butter thoroughly, add sugar gradually, and cream until fluffy. Add egg yolks beaten until thick and light colored, stirring in thoroughly. Add flour, alternately with milk, a little at a time, beating after each addition. Add flavoring and beat thoroughly again. Bake in 3 greased heat resistant glass layer cake dishes in moderate oven for 25 minutes or until done. Put layers together with Almond Seven Minute Frosting between layers and on top and sides of cake. Decorate with candied cherries for a festive touch. Time: about 25 minutes; Temperature: moderate oven, 350° F.; Amount: 3-layer cake; Dish: 3 layer cake dishes.



FRICASSEED CHICKEN

- 4 lb. fowl*
- boiling water*
- 2 tsps. salt*
- ½ c. flour*
- 1 tsp. poultry seasoning*
- 4 tbsps. butter*
- 2 tbsps. butter*
- 2 tbsps. flour*
- ½ c. cream*

Clean and wash fowl, cut in pieces for serving. Place in 2-quart heat resistant glass saucepan; add boiling water to half cover. Cover and simmer for 2 to 3 hours or until tender, adding salt after first hour of cooking. Mix ½ cup flour and poultry seasoning. Remove pieces of chicken from stock; roll in flour and seasoning. Fry in the skillet in about 4 tablespoons butter, and remove to hot platter. Melt 2 tbsps. butter and add 2 tbsps. flour to make a thickening. Add this thickening and cream to 1½ cups stock; bring to the boiling point. Pour this gravy over chicken and serve with hot biscuits or dumplings. Time: 2 to 3 hours; Temperature: simmering; Amount: 6 servings; Dish: 2-quart saucepan.



WHITE PECAN LAYER CAKE

½ c. butter
1¼ c. granulated sugar
2¼ c. cake flour
2 tsps. baking powder
¼ tsp. salt
1 c. whole milk
¼ tsp. almond extract
½ tsp. vanilla extract
1 c. chopped pecans
3 egg whites stiffly beaten

Cream butter. Add sugar slowly; cream thoroughly. Sift and measure cake flour; then sift dry ingredients together. To creamed mixture, add dry ingredients and milk alternately, stirring after each addition. Stir in extracts and pecans. Carefully fold in stiffly beaten egg whites. Pour into well greased heat resistant glass cake pans and bake in moderate oven for 45 minutes. Time: about 45 minutes; Temperature: moderate oven, 350°F.; Amount: two layers, nine inches in diameter; Dish: 2 cake dishes.



ICED MINT COCOA

2¼ c. sugar
1 c. cocoa
½ tsp. salt
2 c. water

5 sprigs of mint
2 qts. milk
2 tsps. vanilla extract
½ pt. whipping cream

Combine sugar, cocoa and salt together in heat resistant glass teakettle. Gradually add boiling water and the crushed mint sprigs. Boil gently for 5 minutes. Remove the mint sprigs, add milk and vanilla and beat vigorously until foamy on top. Chill thoroughly. Serve in tall glasses half-filled with crushed ice. Top each glass with whipped cream and garnish with a sprig of fresh mint. Amount: 2¼ quarts; Dish: 10 to 12 glasses, glass teakettle.



PARTY MINTED TEA

3 tbsps. tea
2 qts. boiling water
12 sprigs mint

¾ c. sugar
juice of 4 lemons

Place tea in boiling water and allow to stand while other ingredients are being prepared. Cut mint into small pieces and press into sugar. Add lemon juice to sugar; add sugar mixture to tea. Strain and serve. Time: about 5 minutes; Amount: 10 servings; Dish: 6-cup percolator.



Ewing Galloway

A community several years old presents a more finished appearance than the new community, mainly because trees and shrubs are further along.



Lovely as a Tree



Tall, graceful and beautiful the year round, these trees make a picturesque approach along your driveway.

NOTHING "man-made" can add as much beauty and value to a home as a tree—a growing thing that gives life and color to the entire scene. Set a house down on a treeless yard where there's nothing to soften and mellow the straight roof lines, nothing about the house left to the imagination, and that home will be as uninteresting as a vacant lot. But add the luscious deep green of a towering tree, the dark and light shadows as the sun or twilight filters through its boughs—then your home becomes a thing of beauty.

When you think of the years required to grow a shading oak or a

majestic elm, you realize the importance of guarding and protecting your trees.

Pruning "is probably one of the most important steps in the safeguarding of your trees. If each branch of a tree were placed so it would have space in which to grow and develop properly, there'd be no need for pruning. But if left as they are, not all can develop.

The elimination process should start when the tree is small. A tree must be encouraged to develop with a single strong leading shoot. If side branches are suppressed or removed too rapidly there is a tendency for the

tree to become spindly and unable to support its own weight, therefore pruning should be so directed that the correct balance is maintained between the main axis and leaf-bearing branches first by shortening and later on by very gradually removing side branches. As the branches are clipped off growing bark quickly heals over the wounds. This gives the remaining branches a chance to expand.

One home owner, when it was suggested that he prune his trees, said that they would do better if left to grow "natural" like the trees in the forest. His trees might survive

without any assistance but too often when branches of any size die, there is danger of serious trouble. For as the dead branches eventually fall to the ground, they leave projecting stubs which cannot heal and which begin to decay. Gradually these decay further, slowly working into the healthy part of the tree and unless this decay is stopped it will consume the tree.

To prevent this decay, pruning should be done regularly—at least every two years so that the dead wood can be removed before it has a chance to decay and to work down to the healthy part of the tree.

If there are broken places in the bark, pruning needs to be supplemented by methods to keep the fungus disease from starting in these weakened places. The care of decayed trees is very much like the work of a dentist on a bad tooth. Where cavities of dead wood occur in trees they should be cleaned out, as much as possible of the dead wood removed, the surface painted with a strong solution of carbolic acid, and afterwards with coal-tar if possible. The cavity should then be built up with cement, concrete or asphalt, fixing the surface so it will throw off water. If concrete is used it should be installed in sections to insure continued, natural flexibility of the trunk or branch.

Where trees are mysteriously dying, it is best to call in a tree surgeon. One of the first things he will do is to look for any scale insects, for these tiny insects in any great number can destroy a tree as easily as decay. Once they begin to cluster on the branches, inserting their tube-like beaks into the bark, they begin pumping the life-blood of the tree, the sap. This constant pumping carried on by the millions of insects kills the important branches and soon the entire tree succumbs to the insect attack.

Infestations of scale insects can be destroyed by spraying during the dormant season, the leafless period of the year.

To protect your trees thoroughly have them examined occasionally by an expert. It is so much cheaper and safer to keep trees in good condition than to wait until troubles become so established that restoration is impossible and the tree must be removed. A home with nice trees is an asset not only to the neighborhood but to the owner as well.



Ewing Galloway

New houses look bare and strange until the new plantings grow large enough to soften the sharp angles of the house. This new home is a typical example.



Here the builder has taken advantage of an old, well-developed tree, for shading the lawn of the cottage. He built his home in its shelter.



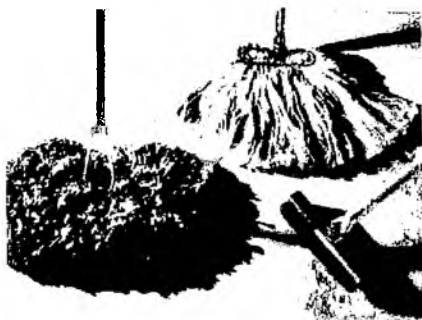
Big old colonial style homes in the New England states in the shadow of old trees are some of our most beautiful homesteads in this comparatively new land.



A convenient method of keeping brushes close at hand. The rack is really quite simple to make.



A collection including a vegetable brush, butter spreader, bottle cleaner, percolator cleaner and scouring brush.



Mops and a floor scrub brush to make your tiles or linoleum glisten.



Fuller Brush Company

SPECIALIST IN CLEANING

IN COMPANY with the many other pieces of household equipment that have turned "specialists" in the past few years is the cleaning brush. Each brush is now especially designed to tackle a specific cleaning job and thus lighten your housework immeasurably.

Just what specific brushes the housewife needed for her use was discovered in the early 1900's by a young man named Fuller, who traveled from door to door soliciting orders and making up brushes requested by his customers. Today you'll find so complete a line of home work helpers that you'll have trouble deciding which are the "musts" for your needs.

Cleaning brushes are undoubtedly first in importance. For the bathtub and bowls, there's a long-handled brush that's shaped to fit the curve of the tub. Its bristles are impervious to water and non-absorbent of odors. This is a brush that you'll never be without for it releases you from that hard "bathtub stretch."

Have at least one of the "forked" variety in your brush collection. There's a forked dusting mop that cleans around furniture legs and rungs—another of lamb's wool that cleans both sides of your venetian blinds at once.

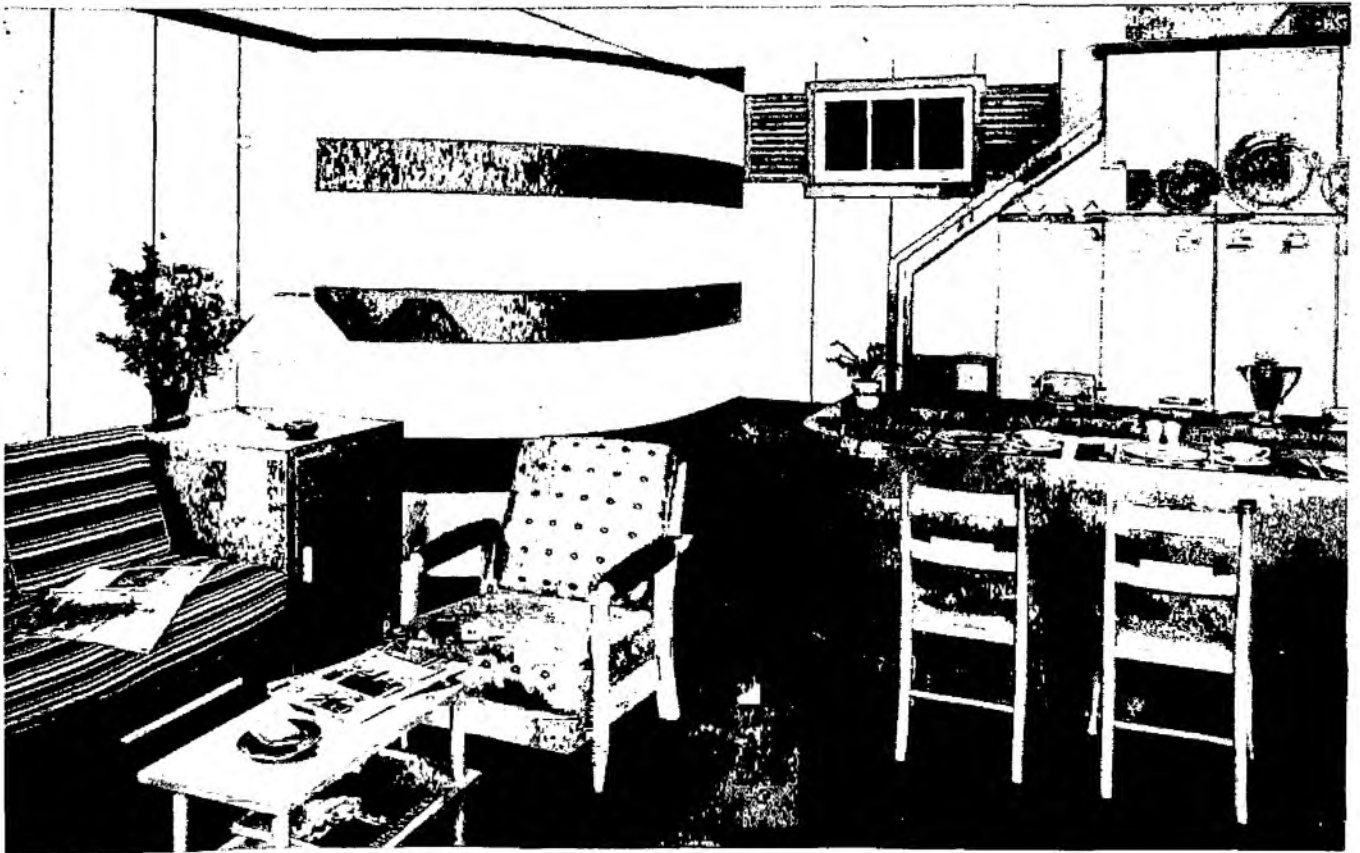
When a wet mop won't get cement or tile floors clean, try a new long-handled scrub brush. It gets into the corners and does the job without your stooping or bending.

Don't omit a vegetable brush from your list or the stiff-wire scouring brush for pans. You'll be interested in the special pliable brush that fits around the glass bowl of the coffee-maker—down the spout of your percolator, or around the sides of the milk bottle or thermos jug you wish to clean.

Every thorough house cleaner needs some type of furniture brush—one that is stiff enough to rouse the dust but soft enough to treat the upholstery with respect. Use it on your drapes too, and gently on the lamp shades.

Here are some "nice to have" suggestions not necessary but helpful: a long-handled window cleaner with a brush on one side and a rubber dryer on the other side—a stair brush—a stiff nail brush that gets into those tiny crevices around your finger nails without hurting—a butter brush for dabbing on the melted butter on breads or rolls—a push broom for smooth floors—and a wall and ceiling brush that cleans without streaking.

If you have a specific place in your kitchen for your brushes, then their handiness will assure their use. Hang the small vegetable and bottle brushes near the sink. Inside your cleaning closet, the back of a basement door, or a back porch near the kitchen could be dedicated to your cleaning brushes. Hang the ones you use most frequently where they can be reached most conveniently.



Celotex Company

LET'S *Play* AT HOME



MOST parents with growing children make a special effort to make their home so attractive and interesting that the children will find the major part of their recreation at home, and out of that attempt to keep the children at home has come the "rumpus-room" and the "den" and "playroom" which almost every new home includes.

Two examples of what can be done, economically and simply, for increasing the utility of the house for all members of the family are shown in these rooms, where building board and new interior finishes have been used to excellent advantage.

If you are building this year, your home will no doubt include a relaxation room, or at least a space which you plan to develop later along these same lines. If you have lived in your home for several years, and can find an area in the attic, basement or garage which could provide space for the building and a new playroom, you will probably be interested in these varied interior finishes which can be adapted so easily to your needs.

Plan to make a rumpus room a part of your 1940 modernization program and investigate these wall and ceiling finishing materials.



WHY INVESTMENT, NOT SPECULATION FOR YOUR LIFETIME SAVINGS?

THE MAN or woman who has never had experience in the world of investments, may encounter, when he has a substantial sum of money to invest, the most common problem of every investor. He may have difficulty in determining the difference between an investment and a speculation. He might choose a plan for his money which sounds to him like a good investment but in the eyes of the more experienced, it might prove to be a speculation, and his own security might easily be wiped out without a suspicion on his part that his venture was not entirely safe.

Sound and safe investment is the placing of funds where they will have sufficient security behind them to insure complete repayment and to insure the regular payment of dividends or earnings. *Speculation* is the use of funds with less regard for safety or long term rate of income, but with quick profits in a chance turnover.

When you have accumulated or inherited sufficient funds to be in the position of having to choose a safe place for them, and at the same time a place where they will be earning

extra dollars for you, you will certainly want to make your selection in the investment field rather than in the speculative field. Of course, you might be able to make your money grow through the quick purchase and resale of fast growing or moving securities but unless you have been schooled in the security market, you are more than apt to encounter losses over a period of time, rather than gains.

If the future use of your money is more important than its immediate use, your main interest is in the amount of earnings the funds will accumulate over a period of time, in a safe and trustworthy investment.

You will want to choose an investment with a record of safety, over a period of years, and with a financial background that includes adequate reserves for the funds it holds.

You will want to know the human element of your investment—who is responsible for the handling of your money in the investment world, and for what purpose your money is being used. How does it make its profits?

You will want to know the record of return. If the amount has fluctuated from one extreme to another,

you should know why, and if it had remained fairly regular or the same you will want a complete explanation of the history of profits in relation to the growth of the business it represents.

These factors, carefully investigated, have led many, many savers to the doors of this savings and home financing institution. It offers a sound investment, not speculation. It has a record of attractive earnings, and while the earnings are not the highest that can be made, they represent a sane and prudent management of funds for the best interests of all our savers. The management behind this institution has insisted upon the highest integrity in its employees and officers, and in the maintaining of sufficient reserves to assure the savers that their institution is strong.

Our funds are reinvested in first mortgages on homes, which are amortized, or repaid on a monthly basis. Residential mortgages of the kind we make have an excellent record of safety because they are based on the deep desire of the family in moderate means to maintain its own home, and to pay for it regardless of any personal sacrifice. Money in this institution is at work over a long period of time, and is repaid over a long period bringing a regular income to the institution, which is shared mutually by our savers.

In summary, this institution operates on a basis which pays its expenses as it goes, adequately compensates its staff, adds regularly to its reserves and pays regular earnings to its investors—factors which have made it a preferred investment institution for many of your neighbors and friends.

Our plan, for the safe investment of your reserve funds, or your lifetime savings is not speculative. It uses your money here in our own community, gives you a convenient and easy way to make your investment bring you regular profits and its record is your assurance that you are investing your money soundly. We invite your full examination of the statements made here regarding our investment plan, and your visit or inquiry regarding our institution and plan. You will find a practical investment answer here, and a friendly staff to assist you in making your plans.

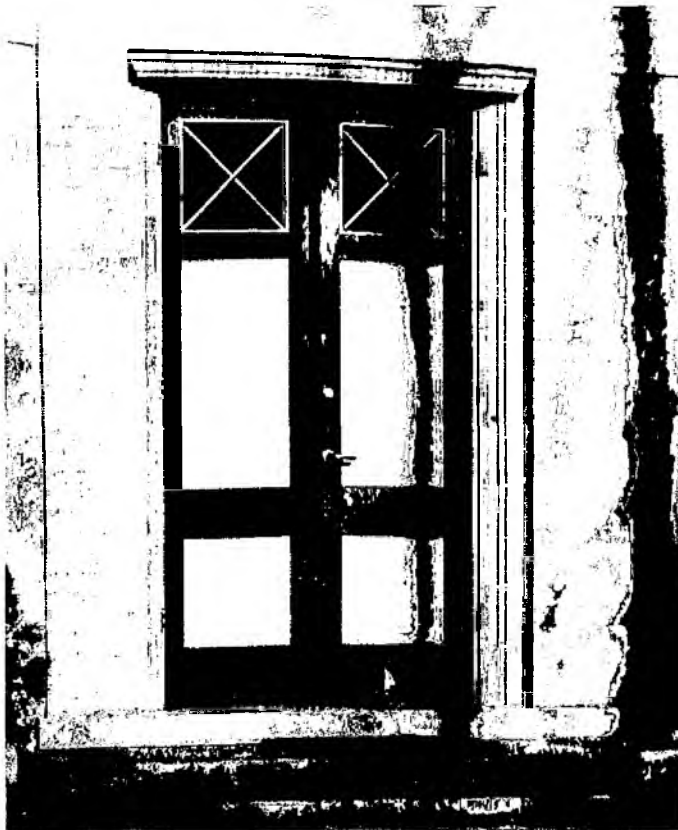
EVERY DOORWAY IS DIFFERENT ★



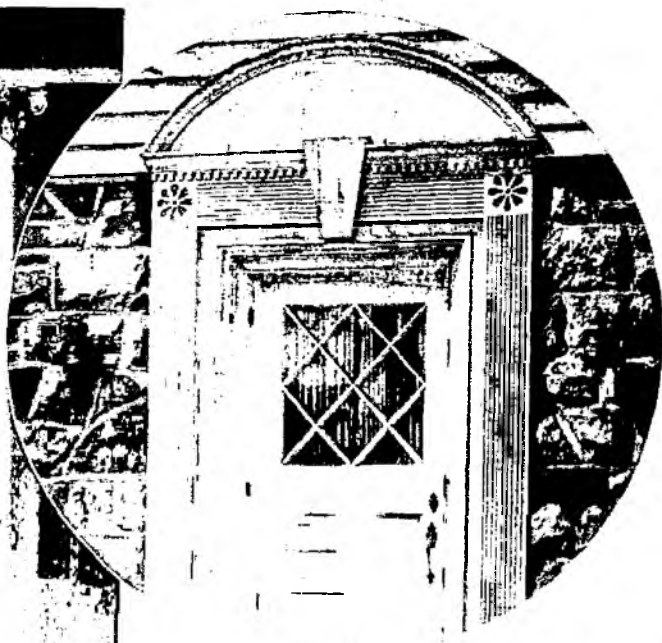
You may like Georgian or variations of the Georgian. The door with the little metal railings on the stoop is a variation of the true Georgian, and the door shown below is the straight Georgian style, both of them beautiful in their use and reminiscent of the later colonial days.



Gerald Young



This double door is in the French Directoire style with its two color effect and its high ineffective windows. Note that it has a frame around it, of bricks, set out a little from the wall of the house.



The double door is designed with a strong resemblance to the styles of the classic revival, and it is indicative of a rather showy stage in American architecture. The hinge door is a peculiar example of classic revival style, up to the pediment. The flat fan is not in keeping with the style of the house or the doorway.



Salem, Massachusetts has many doorways that look like this but this photo was taken in the deep south where all the American styles and ideas have been tried and developed on large and small houses. It is true New England colonial in style and yet quite typical of the warm hospitality of the Southern homes.



Modern as tomorrow is this straight, simple doorway in the modern house. It makes no pretense at being anything but a utilitarian door, it is sheltered because that is more practical and it introduces no new material in its decorative scheme. The glass is advantageously placed to give the occupant of the house a view of the steps and all callers.

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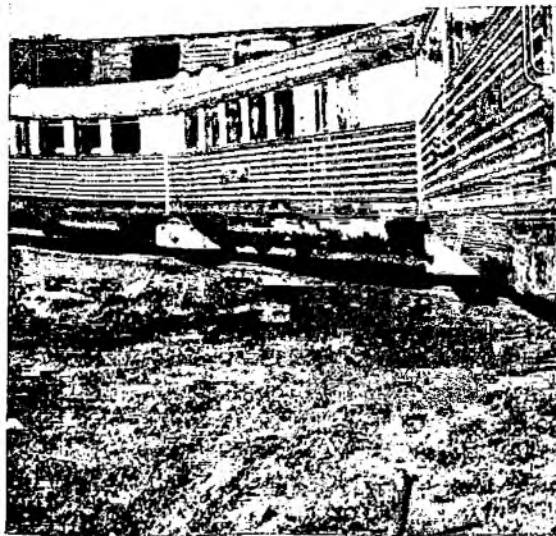
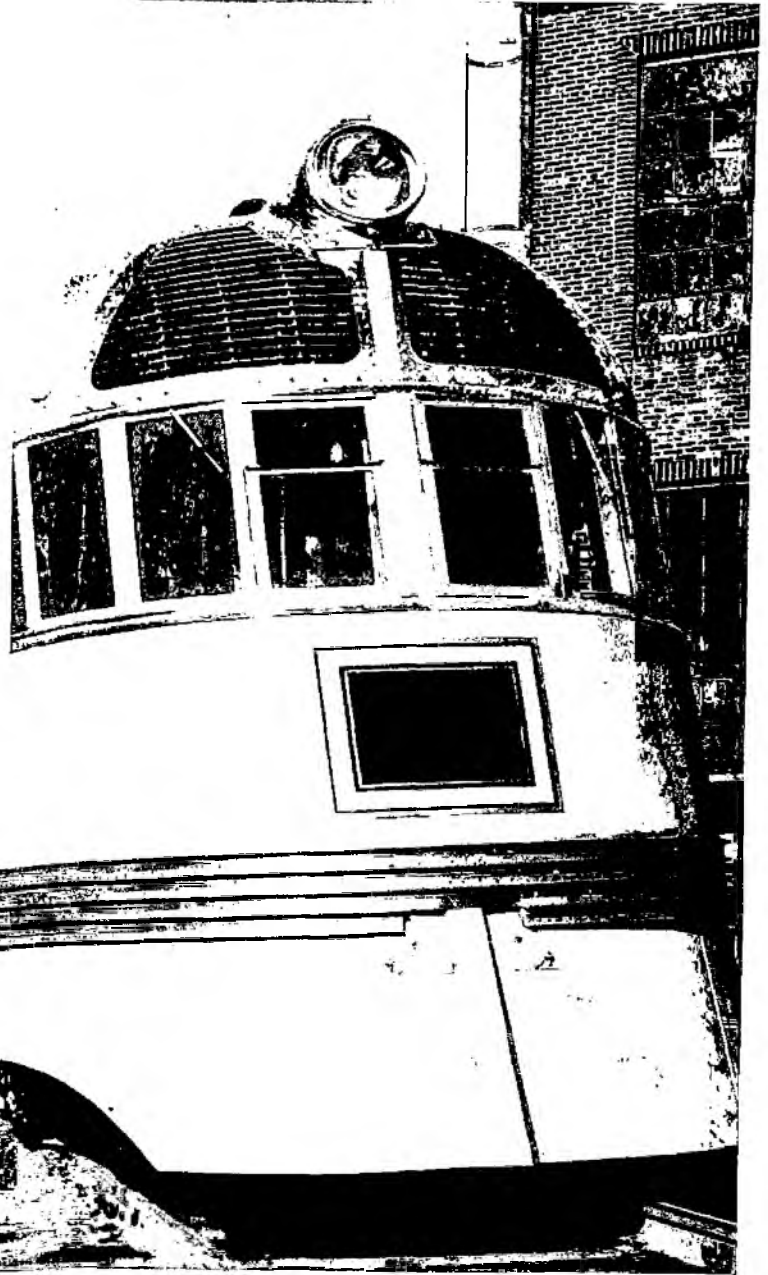
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