

NOVEMBER, 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*

November again! Almost the end of another busy year. Already the stores and the magazines are hinting of the holiday season to come, but perhaps you feel as we do—that the holiday this month should be well taken care of before we think of those to come.

We've tried to help with some suggestions for making your table a success, both from the decoration standpoint and from the serving standpoint. We've added a homey little article on a shop we think is particularly interesting from the home maker's angle, and a story or two about the families who might be the people next door—you seem to know them so well.

May we wish for you and yours a happy and bountiful Thanksgiving?

*F. L. Vandenburg, Secretary*

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

302 E. Main Street, Niles Michigan

# America Can Give Deep Thanks

THE PICTURE on our November cover was taken in America, an America where peace and happiness and tranquillity at our own firesides are still ours to enjoy. This month we celebrate an old holiday, one we have celebrated officially for many, many years. We celebrate this year with deeper emotion, because in other parts of the world, there have been tragic events, irreparable losses, and harvests of human lives which have made our own security and our way of life seem doubly valuable and for which we can give our heartfelt thanks.

Fields where a liberal harvest was reaped only a few short weeks ago, orchards where ripe fruit was gathered to feed our millions, forests where sound lumber is being cut for new homes in the years to come make pictures we cherish in our lands because we have seen pictures in our newspapers, magazines and movies which we hope will never be duplicated here.

America is still a nation of homes and families and around our Thanksgiving tables we will bow our heads and rejoice that it is so. The thousands of new homes which send forth the smoke of warm fires and holiday cooking from their chimneys are indicative of our belief in the strength and ability of the American home to preserve our peace.

This institution, founded on the principles of individual initiative in thrift and home ownership has seen our services for sound investment and home financing called upon again and again this past year by families who mean to maintain America's peace and security. We are pleased to be able to contribute our business experience, the investment facilities we have here, and the funds we have available to make their dreams come true.

In the months that are to come, we anticipate the financing of other new homes and the pleasure of welcoming into our membership men and women who want to put aside dollars for future needs.

Perhaps these savings and home financing services will be needed soon by your family. You are welcome to visit our office or to write to us for complete details as to how we can aid you in building your personal financial future, and in making home ownership possible for your family. With you we want to maintain the blessings for which we bow our heads this Thanksgiving season.

## **Buy Your Home Now!**

We feel that this is a good time to buy a home. Your newspapers, economic reports, governmental studies show that real estate prices are climbing, houses are really scarce, and the best bargains are being taken off the market in haste.

There is ample money available in our own community through this institution, and we are prepared to assist you in a low cost, long term, loan for the purchase of the home you want, and to adjust your period of repayment to your income. We want you to have the

opportunity, now, before prices rise to higher levels to choose your home and make your future ownership secure.

Our loan plan has been developed for practical use in this community. The repayment plan is worked out so that you will never need to repay the entire amount borrowed in a lump sum, but by regular small amounts, you can completely clear the obligation over a period of a few years. Will you come in and plan your loan with the help of our staff?

# A BIT OF OLD WORLD

## Charm



Roger Dudley Photographs



**T**HIS white and green Cape Cod cottage combines the charm of the old world with the convenience of the new. The main part of the house contains five modern American rooms, while downstairs in the basement recreation room with its adjoining kitchen and dinette, the atmosphere is entirely Swedish.

The corner fireplace is the outstanding feature of the recreation room. Designed by the builder to resemble the one in his boyhood home in the Varmland district of Sweden, it is characteristically simple in construction and has the typical old-style damper and other iron fixtures of the period. The coffee kettle and coffee grinder in the front of the fireplace are reminiscent of the past.

The iron fixtures, the iron kettle, the red candles in their red wooden holders, and many of the other interesting things in the room, were brought from Sweden by the owner when he returned from a visit.

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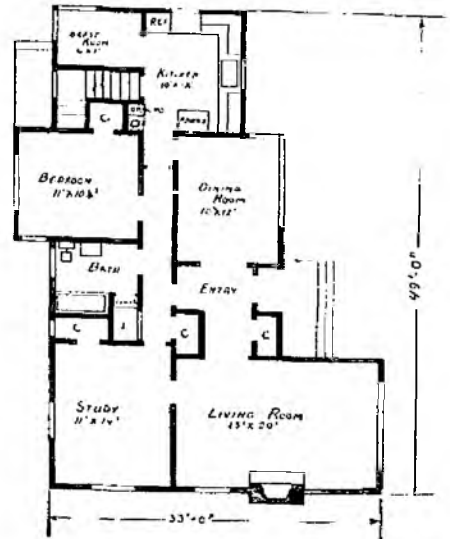
Shelves of books and a miniature museum containing parts of antique Swedish looms, an old candlestick, a stone ax of at least four thousand years ago that was found by a farmer near the owner's home in Sweden, and various other curiosities, fill the end of the room next the fireplace.

Among the paintings and sketches on the knotted-pine walls are those of foremost Swedish artists such as Tagstrom, Zorn, and Hjortsberg.

As many as seventy-five guests at a time have been entertained at "smorgasbord" dinners in this charming "old Swedish" room and the conveniently arranged kitchen and dinette. It is, also, a delightful place for the members of the family to spend their leisure hours.

This unusual and interesting little home belongs to a man who planned to retire soon after it was finished and he built into it all his ideas for a perfect home in which two elderly people could live happily. It was

financed by the savings and home financing plan, with regular monthly payments over a period of several years. Both from the design standpoint and the financing standpoint the house is extremely livable for the average small family.



# THE MIRACLE



A FEW MONTHS ago in a town where everyone knew everyone, a man was elected to a community office by a unanimous vote. The unanimous vote for any office in that town wasn't too remarkable but the young man it put into office that day was a man who less than a year before had been a pathetic, bowed down man who scarcely looked at his neighbors and who had almost worried himself out of a job.

A miracle happened in his life. He was the sole support and caretaker of four motherless children who shifted for themselves between housekeepers and would have been the disgrace of their mother if she could have seen them. Worried Richard had met a girl, who energetically had made her own living for several years and maintained a bright interest in a world that had once crashed about her, dashing her plans for college—and forcing her to begin work at sixteen. Richard married her—suddenly and surprisingly, according to his business associates and very

few friends. They didn't take a trip but went right out to his grubby house, and she got dinner—the first real dinner they'd had for weeks and put the children to bed on time for the first time since their own mother died.

That was the beginning. In a month the house looked like something new and shining, the children were fresh and clean and in new frocks and suits. Richard had three new suits. Meals were on time—well cooked and well served. The family blossomed out like flowers revived after wilting and everyone who saw them marveled at the miraculous change which had been made in them.

The man who really knew what miracles had been wrought was a man in a savings institution in that town. He could have told the story there but he told it as an example of what money could be made to do, and told his story far enough from home so that no one would be hurt.

Jean, the new wife, had some sav-

ings which she had put aside while she worked. The day after she was married she came down and drew out half her hoard. A month later she took out the rest of it. The man behind the counter was dubious of her move, and frankly discouraged the removal of her savings.

"Look here, my good man," she said firmly, "I know what I'm doing. I saved this money myself, and while I was saving it I thought it would probably protect my solitary old

age. I've found a much more urgent need for it—and I'm quite sure that this amount and far more will be back in here in a few years!" She had stalked out, haughty and sure of herself.

It was evident that her savings went into the house and new furnishings, into new dresses and trousers and shirts, and into three new suits and some white shirts and new ties and hats.

Months later she appeared with her first few dollars for renewing her savings fund. She waited until the office was empty and then she said, "See," triumphantly to the man who had doubted her.

"You've done a remarkable job," he assured her. "That family looks like a miracle had happened. How do you do it?"

"It's simple. I know what they've been missing. They needed someone to care for them, someone with young ideas and not just love either. I took over the management and I'm running the house like it should be run. I used my savings to put things back on a working basis and now that



things are going well, we're saving twice as much as Richard thought I could save. Richard and the children needed self-confidence—and I had to give it to them by giving them all the things they'd been missing. I took my money because Richard didn't have any. He'd been spending rather haphazardly and turning money over

to the help so he really didn't have a dollar put aside. It took my savings but we'll put that back because I'm a steady saver and this family can go a long way on the money Richard makes, if I manage it right."

The man who heard her story knew that Richard had changed from an exhausted, worried young man to a hearty, friendly fellow who was taking his rightful place in school and church and community interests. It surprised no one when his name was put up for an office and the community had a lot of confidence in his ability to carry out his duties.

Savings aren't always put to such a good use—the rehabilitation of five people and a home. But everyone who has known the assurance and confidence which money reserves can give will agree that savings are almost always called upon to do a task or pay a bill which ordinary means cannot cover.

The desire to save and build up a reserve of ready funds is encouraged here in this institution by making available to you and your neighbors a variety of savings plans. You can save regularly from income, or you can invest larger sums as you have them. Either plan permits your savings to earn steady profits and to build rapidly.

Ask questions either in person or by mail—about the specific savings plan to fit your needs. Here you'll find a cooperative staff to help you plan—and perhaps someday you'll have the satisfaction this plucky little woman had when she could use her savings for real happiness.



# ANY MAN CAN CARVE



FATHER refuses to carve! We could guess you've faced the problem in your household. He simply glares if you mention that the roast or the fowl must be carved and served at the table. He accuses you of spoiling his entire meal. He may, if the thing is a real phobia, get so worked up that he slices the roast right off the plate and soils your linen!

Why don't you solve that problem by giving him a few of the essentials of carving and serving? He can't be competent unless he has some basic knowledge. Here are a few simple rules which will take the edge off father's temper, get the family and guests fed without too much delay, and give mother the satisfaction of knowing that things are done right!

1. Give him proper equipment. A good eight or nine inch carver, carefully forged and tempered so that it will take and hold an edge. And a carving fork with a guard.

2. Instruct him in the correct form for handling the tools and dishes. The meat should be carved on the platter and laid on another plate before serving. The carving platter should be directly in front of the carver.

Proper etiquette requires that all portions should be cut before anyone is served.

Dinner plates are always placed at the left of the carver. The host may also serve the vegetables but if he is a beginner, he should be assisted.

The guests and family should be asked their preferences.

When the carving is finished, the knife is placed on the right side with the sharp edge turned in, and the fork is placed on the left.

3. Let him learn the fine art of carving various cuts.

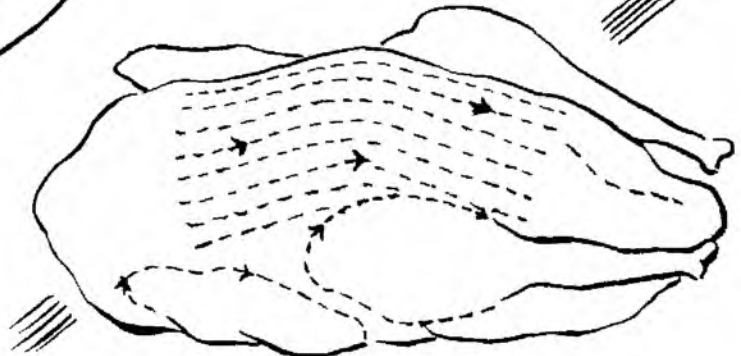
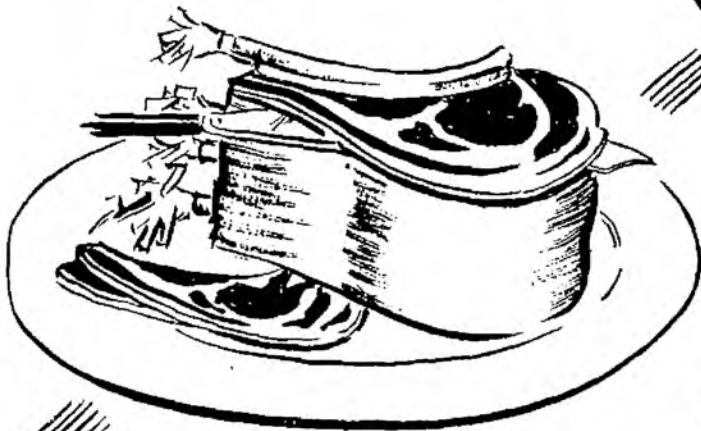
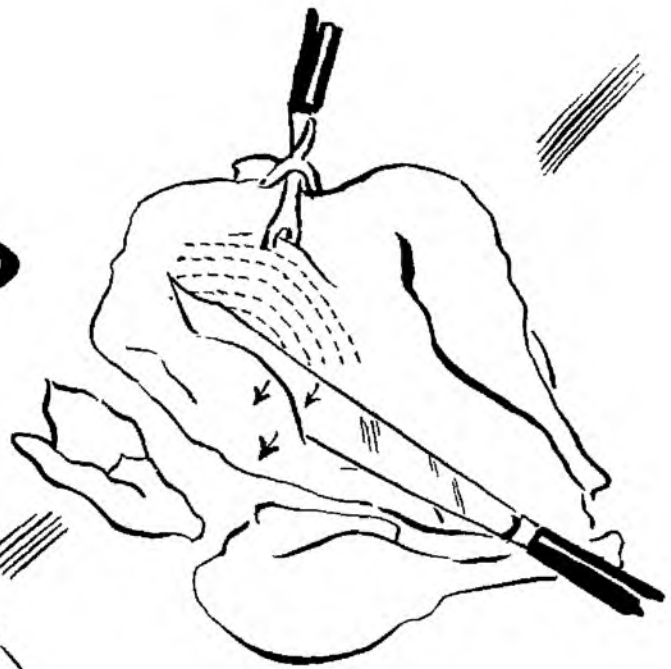
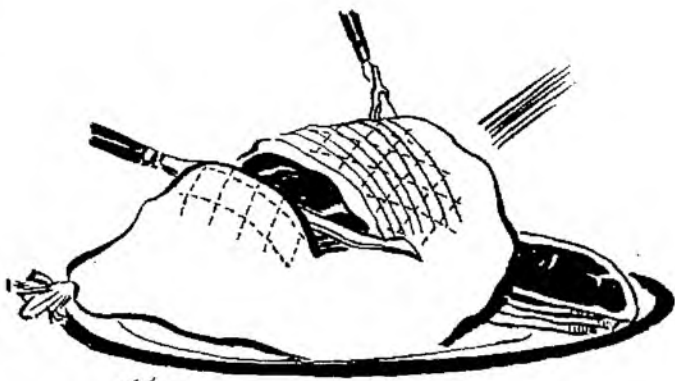
**Beefsteak:**—Separate the meat from the bone with the point of the knife. Begin at the wide end and cut sections, an inch or more wide, depend-

ing on the thickness.

**Standing Rib Roast:**—Cut the meat in thin slices, across the grain, until the knife reaches the bone. With the point of the knife separate three or four slices at a time from the bone.

**Ham:**—To carve a whole ham, place the fat side up, and start slicing about 2 inches from the large end, cutting down to the bone. After several slices have been cut, run the knife along the bone to loosen them. Carve the other side, where the slices will be smaller the same way.

**Fowl:**—Correct carving presupposes a knowledge of the joints. Place the fowl on its back on the platter, with the neck at the left hand. Insert the fork deeply into the breast, and cut first behind the leg, severing the thigh and the drumstick with one cut, using the knife point to find the exact place where the joint is located. Separate at the first joint. Remove the wing on the same side. Begin



close at the sides, and slice the breast meat thinly, making cuts the lengthwise of the bird parallel to the bone. Carve one side completely before starting the other. The meat on the back may be easily removed after both sides and the breast are carved. If the fowl is stuffed, cut and remove the stitching at the low end of the breast bone and serve each plate.

These three points are the barest outline of what Dad should know to be completely at ease when he plays host, and shows off his carving talents. Practice is the best way to learn how good carving is done, and lady, don't make him practice before the guests. When you are alone, let him try out his skill and when there is one thing he does beautifully serve it to guests and his obvious pleasure at his own competence will encourage you both to take up the trickier cuts. A little help on your part will convince Dad that table carving and serving add to his social graces.

# JOBS AHEAD





**J**OBS AHEAD! Exciting news to thousands of young men and women, welcome news to thousands of older people to whom jobs were scarce not many months ago—because the nation is going back to work! A healthy situation is developing in many, many communities where there have been too many jobless—too many families with less than they needed in food, clothing and shelter.

Quoting one lumber trade publication, "Jobs are beginning to hunt out the men. Young fellows are dropping like the leaves of Fall from the government work programs. They are getting jobs, real jobs, the first steady jobs of their lives in many cases. Skilled men are becoming scarce in many of the trades." Jobs ahead!

These same young men and women who are opening healthy pay envelopes and revelling in the sound of money in their pockets face a serious problem. Never having had money—they have never saved! But lack of funds and lack of opportunity have taught them hard lessons. They know

what it means to be without and what a comforting sense of security even a little money gives.

Already there are indications in our business that the new workers are planning to be savers. The growing volume of invested funds in this and similar savings institutions points to a sound program for personal financial preparedness among the people who know for the first time in years a steady income.

Years of experience in serving scores of steady savers of small amounts as well as investors of large amounts (the savings and home financing business is more than 100 years old) has enabled us to be in a position now to offer sensible, workable savings plans for every saver. One plan makes it possible for the investor to save regularly a few dollars from each pay envelope or salary check—in any amount the saver can afford. In addition to the amount he saves, we add a regular amount—his earnings for the period invested. His savings grow because of his regularity and because of our liberal addition of earnings. He finds the

savings plan here convenient, too, because it is easy for him to bring or send his savings each pay day to our institution.

Knowing that savings must be safe, as well as convenient and profitable, the savers here appreciate our record of safety. Careful, conservative management, wise reinvestment of our savers' funds in first mortgage loans on the homes of this community, and supervision by governmental authorities make this institution a safe home for savings.

Our service is friendly and the officers and staff invite you to come in or write for complete details as to the most satisfactory savings program for you. Our most recent statement of condition is available for your study, and all questions on the management and history of this institution will be willingly answered.

In the months that are to come, we hope to do our best to aid and assist our present savers in their programs already safely and profitably started, and to open our doors to the new savers who are eager to know the same advantages.

IN THE heart rending melodramas of the last century, the mention of a "mortgage" brought a comprehending murmur from the audience, and the flinty-hearted mortgage lender, from his first appearance on the stage, was hissed and booed unmercifully.

Rightfully, American home owners showed some demonstration against a "mortgage," for in its old form it was the blackest of all evils. Not only was the mortgage lender in for his share of hatred as part of the villainous act, but a family who had a mortgage on their home also took a share of the "looking down noses" as

when it falls due. But your oldest child enters college and the youngest has an appendicitis operation and on the happy day you intended to clear the note, you again ask for a renewal, paying another commission fee, of course. Over the period of 15 years you would have paid in commissions alone, \$600 on a \$4000 loan! Add your interest to that and you still don't own the home!

But doubling back for a moment, supposing at the end of the second five years, times have been hard, business has tightened up and the mortgage lender demands his money when the principal falls due. Since



# The Mortgage Villain

a "no-good clan" who must have really been "flyin' high" to jeopardize the security of a free home.

By bringing into the open where light can fall into the musty folds, the failings of an old time "straight mortgage" can be discerned. Are "straight" mortgages still in existence? Without too great a search you can secure a "straight mortgage" on a home (the same mortgage the melodrama villain clutched). Under the "straight" mortgage lending operations, as a borrower you will be charged a commission at the time the note is made—(a typical commission being 1% of the loan per year). On a five year loan of \$4000, unless you pay the commission of \$200 in cash, it will be deducted from the total, leaving you the use of only \$3800, while the interest for five years is charged on the \$4000.

At the end of five years a debt of \$4000 falls due. You couldn't be expected to pay it—unless your unknown rich uncle would die and name you his sole heir. But no rich uncle turns up when the 5 years have slipped by and you lack the \$4000 you need. By putting the matter squarely up to the lender, you suggest a renewal. He agrees—at a similar commission.

At the end of the second five years your business has prospered and you've saved enough for the sum

you had been planning on a renewal (even at an added commission price) you cannot raise the cash to meet your loan. Other money lenders are hard-pressed, too, and your attempts to borrow the amount are hopeless. The mortgage lender has no alternative but to foreclose. He has to have his money—the property is really his! You have lost your home and all the previous interest and commission money paid out.

Naturally every home financed with a "straight mortgage" does not suffer foreclosure. There are many home owners who have managed after one or two renewals, to pay off the principal when it comes due. However, the clear title to their homes has been purchased at a dear price in money and worry. There are other methods, too, in which yearly reductions look appealing on the surface but in reality are just as expensive. But just because these methods of borrowing to own a home sound involved and expensive, it is no sign that you need wait for home ownership until you've saved enough to pay 100% cash.

At the same time that the straight mortgage was taking its toll of foreclosed homes, home financing institutions built on "worry-free" home ownership, were offering a new kind of mortgage to the prospective home owner—a mortgage that corrected

the failings of the straight mortgage and made of the mortgage simply a *vehicle toward* home ownership. These mortgages were called "amortized," meaning "to kill off a debt systematically, a little at a time," and were offered by the fast growing savings and home financing institutions.

By comparing the amortized mortgage, originated and popularized by savings, building and loan associations, to the "straight mortgage," the prospective home owner can see how the evils of the old-time home financing have been replaced by a sensible and economical plan for complete home ownership, the soundness and immense popularity of the plan proved by the fact that approximately 11,000,000 homes have been financed by these institutions since 1831.

For instance, say you wish to buy a home under the worry-free payment plan offered by this institution. First you'll find that the principal never comes due in one lump sum. Rather than a strain on the family budget, trying to accumulate the principal as under the "straight mortgage," monthly payments, fitted to your income, gradually pay off the home loan. Because payments are fitted to your budget there need be no financial strain. One of the most important reasons why the monthly payment home loan is so popular

with families is because it offers a definite plan for *paying for the home while you're living in it* and enjoying its pleasures.

Instead of paying rent to a landlord, you are using those rent checks to buy a home for your family with something far more tangible than a stack of rent receipts at the end of a few years. For these reasons alone, the prospective home owner finds it smart to finance a home with an amortized mortgage.

you spend each month for home ownership in your budget-sized payments.

On the intangible advantages the balance leans heavily again for the monthly payment plan. Because the money loaned to you here for your home is the money of savers who have invested their funds with us, we are responsible to them to see that your home is properly constructed—that your payment program is fitted to your needs—all precautions to make

For instance, in every issue of this magazine you will find many home ideas, and a completely new and “exclusive” house plan for which blue prints and specifications are available. Any one of these monthly homes can be built directly from the blue prints, or changes can be made in details to comply with your demands. You’ll appreciate this home advisory service because it helps to crystallize in your mind the kind of home best suited to your family needs and tastes before ground is ever broken and the structure too far along to make changes. By choosing from many available plans, a home that suits your taste, you have further insured the *complete* enjoyment of the home which you are paying for from income.

So side by side today stand the two types of mortgages available to the 1940 home owner. Both are labeled “mortgage” but under your critical inspection the “straight mortgage” still garbed in its ancient black costume of the past century fades in the background in the presence of the modern dress and pleasant terms of the successful modern monthly payment plan.

This institution is equipped to give you complete home financing service with this modern plan to pay for your home. A talk with one of our friendly officers will convince you that by choosing a wise home financing plan your home will be a source of joy and pleasure to you while you’re paying for it, with the happiest of endings—a clear title! It’s smart to start home ownership early and to pay the sensible way.

# is dead!



sure that your home will be a sound investment. You are therefore assured of the best in a safe financing program and individual attention and we, in turn, have invested our savers’ money in the safest of all investments—a first mortgage on your home.

Then, in order to give the prospective home owner the most complete service possible, far in advance of the actual building or modernizing of a home, as well as during the entire life of the loan, we are equipped to provide the interested family with valuable suggestions and ideas on home planning and home decorating.

But in addition to this worry-free monthly payment plan is the basic fact that here is a really economical mortgage. There are no “extra” commission charges for renewals, for your loan is held by this institution throughout its life and never needs to be renewed. Secondly, “if your ship comes in” and you wish to pay off your mortgage with larger monthly payments or in its entirety, it can be done without restrictions or charges so often made in other forms of home financing. Third, you will be able to control the amount of money



# . . . and a Fire Blazes on the Hearth



*At a glance the quaint shop looks as though it were a page torn from a story book. Set back from a busy avenue, customers may browse around among its treasures in a quiet, cheery atmosphere far removed from the traffic outside.*

WHERE traffic slows down between stop lights on a busy avenue in a small Mid-western town and tucked back from the street is a quaint little shop that commands the attention of almost every motorist. From its tiny picket fence, to the sparkling objects in its windows that catch the sun's rays and bounce them around like so many fairy lanterns, it's a picture that halts the eye.

The white sign that sways with the wind tells you that it is the Hearthstone Company, a fireplace shop—and the shiny brass andirons in the window and the gay colored hearth brooms verify your suspicion that the little shop holds everything

and anything for your fireplace, whether it be in your living room or a barbecue pit in your yard.

Yes, the Hearthstone shop is unique, and behind its creation is a most appealing story—a real American story that makes you proud to think that when necessity arises there are still folks with enough imagination and courage to bring into being a small, successful business of their own.

Just three years ago, if you'd opened the door of this old home you would have been greeted by blankness. Now, as you walk into the charming shop, you're greeted by hundreds of bright objects, so many lovely pieces of andirons, fire sets,



wood baskets and Cape Cod lighters, that it's difficult to single out any one piece for inspection.

To assist you in your fireplace and decorative hardware needs is the hostess and joint owner of the shop, Mrs. Dorothy Gaffney. She'll point out different pieces to you—there's a carved firewood box from Belgium, and a most unusual pair of anchor andirons just in—you'll find the fire set from North Carolina beautifully turned, and oh yes, here are some things from Persia you just must see. Her enthusiasm is well justified for it is Mrs. Gaffney who carefully chooses all the stock. As an experienced tradeswoman she imports her wares from all over the world.

To accumulate the lovely pieces was not an easy or a fast job. Mrs. Gaffney's eyes twinkle as she tells how they started with just one pair of andirons and a fire screen.

And it all began back in the depression days. Young Mr. Gaffney was an architect and his wife, trained in interior decorating, had a few customers of her own. Then building came to a standstill and no longer was there a need for their services and the Gaffneys were faced with the common problem of unemployment. Many of Gaffney's architect friends were in the same small, unsteady boat, and to have a little income they banded together, imported several carloads of firewood from the north woods, and set out to sell it.

Before all the cords were gone, Gaffney was the only man left willing to put in the time and work it called for. Together he and his wife decided to buy up the remaining cords and shoulder the business themselves. Soon there were many more cords of birch and ash shipped in to meet the new orders, and for several years the young couple managed a living from selling their firewood to people who loved a blazing fire in their fireplaces. When times looked better, and business was good, Mrs. Gaffney, with her decorating experience hit upon the idea of selling equipment to go with the firewood. And Mr.

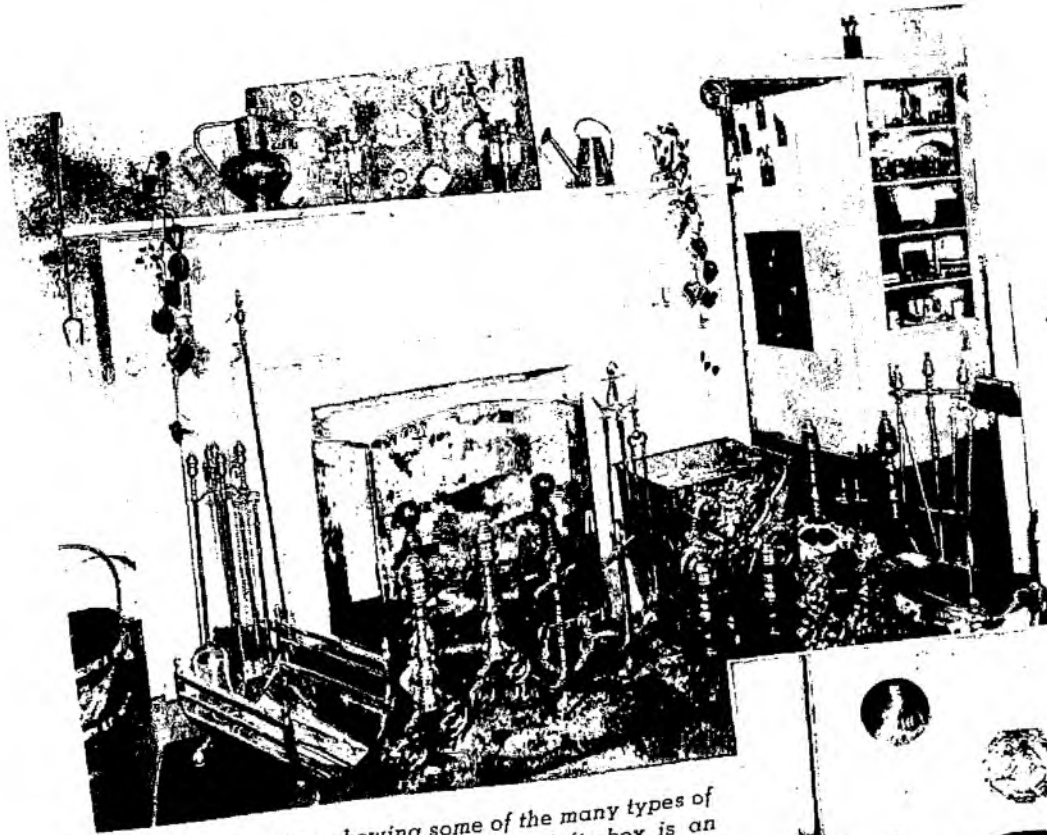
Gaffney, whose artistic nature was far removed from firewood, immediately saw the possibilities of a tiny shop where orders for the wood could be taken and fireplace equipment sold.

Today Mr. Gaffney is again an architect and today the couple has a thriving firewood business and a charming shop tended, stocked and run by Mrs. Gaffney.

In summer there are flowers blooming bright around the quaint little business house. Here you will find exactly the type of door-knocker you'd like—a mail box, weather vane, or garden wall plaque in addition to

the fireplace equipment your new home demands.

In winter when the snow drops a blanket around the building, the Hearthstone Company looks very much like something from a picture book. Inside glows a fire in a fireplace and around it are attractively displayed all conceivable types of brass and iron equipment for your fireplace. The little shop is so like a story book, that during the holiday months there are some small tots who know for sure that it is Santa Claus' resting place and if you could see the big fireplace in the little shop you'd believe it too!



Stadler Studios

*A corner of the shop showing some of the many types of fireplace equipment. The large, carved firebox is an antique from Belgium. Notice the clever anchor andirons and their matching fire set. The glorified coal hod in the left hand corner is newest in fireplace equipment.*

*Another corner of the shop shows other interesting fireplace equipment. The brooms are in brilliant color, most effective against the glistening brass of a wood basket or fireset. The "map" box is a mammoth match box containing giant-sized matches for lighting the fire. The little kettle on the floor is a real Cape-Cod lighter.*





William T. Brahm, Architect

# LITTLE HOUSE **BIG** WINDOWS

## HOME OWNERS' NEWS NOTES

**N**OVEMBER'S home has been planned so that it can be built on a small lot or advantageously set in a larger, deeper lot. All sides are attractive, with many full sized windows which make light and airy rooms inside.

Note that both bedrooms have two windows and big closets. The breakfast or dining nook has two pleasant

windows, and a direct entrance to the living room.

This home can be built economically for your family residence, and can be financed reasonably and conveniently here at our institution. Blueprints are available through our office.

Cubical content, 10,686 cubic feet. Extra cubage, basement under half of house 2,184 cubic feet.

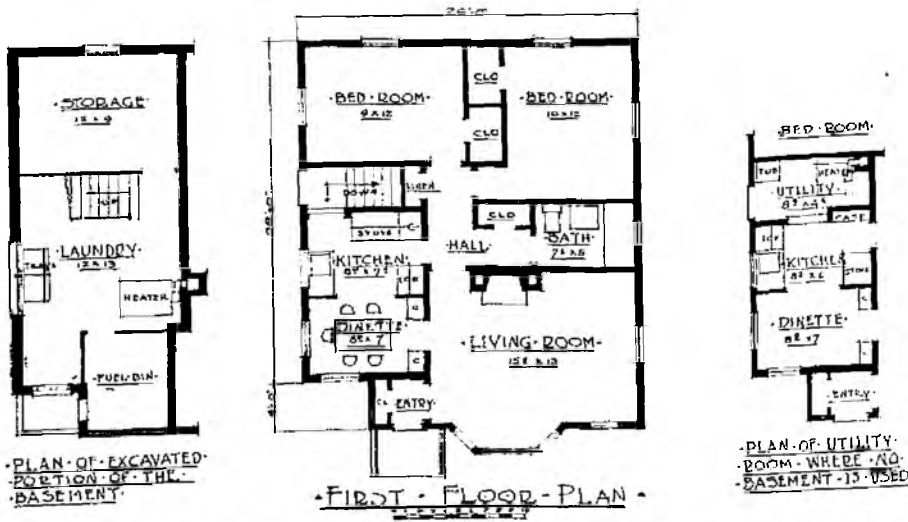
Recent surveys show that 87 savings, building and loan associations throughout the United States and possessions, having assets between \$5,000,000 and \$10,000,000 gained 2.3 per cent in assets, in the first six months of 1940, which is more than their expansion for the entire period of 1939.

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The increasing volume of savings pouring into the savings and home financing institutions in the communities of the nation is providing an increasingly large amount of funds available for long term home financing. We invite your questions about our friendly and convenient home financing services.

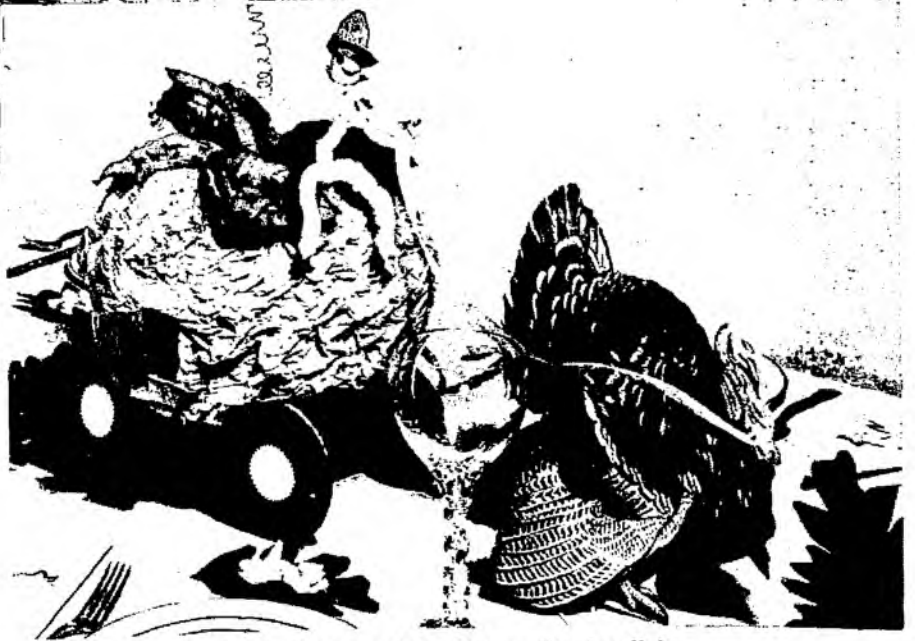
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For thousands of families, their friendly savings, building and loan associations are home building and buying headquarters. These community minded institutions have been assisting families in the financing of their homes for more than 100 years, and you will find that this institution preserves the traditional friendly spirit which has made home ownership easy and pleasant for these thousands of families.





# Animated Decorations— To Enliven Your Thanksgiving Table



A pumpkin coach as fine as Cinderella's.

**E**VEN the turkey would gobble with appreciation if he saw your table set up with one of these clever center pieces. By starting a few days before your big dinner to plan your table decorations, cooking and cleaning won't interfere with your artistic "course" for the annual feast.

Or if your family spends Thanksgiving at Grandmother's or some other relative's home, you might give the hostess—a few days in advance—a centerpiece you've made, for her table, as your contribution to the dinner. She'll love it, you can bet. And the decoration will be good for a reappearance next year because you can tuck it away.

You'll find any or all of these colorful decorations easy to make. Ask for the directions the next time you're in our offices.



Gay and hard-working harvest twins.

# AN AVERAGE MAN

## *Pays for His Home*



*They felt free to approach the officers while their plans were still tentative.*

about the house they would build the minute they'd paid for the lot.

When they had determined the size and style of the home they wanted, and had found several plans that would work out with minor changes, Mr. Newhouse looked into the problem of home financing.

He chose the savings, building and loan way to finance because complete study of the home financing field showed him several distinct advantages in paying for his home that way.

Probably, its major advantage was that it was a local plan for financing. He felt free to approach the officers when his plans were still very tentative and he found that their suggestions as to the house he had chosen and the changes he anticipated in the original plans helped to crystallize his ideas.

These men knew local conditions thoroughly and knew what standards his new home would have to meet to comply with local laws and ordinances. Then, they knew costs from experience, and by talking over at the early stages, the various requirements the Newhouse family would need, the loan officers and Mr. Newhouse were able to determine just what he could afford to do in his house.

He was frank in his discussion of his resources because he knew that this local savings and home financing institution respected his con-

**M**R. NEWHOUSE is just an average man. He has a job, with a regular income, and he has three children (the average American family has three children). He had rented a house for his family for eight years—three different houses in the period—and last year he began to think seriously of buying or building a permanent home. His savings weren't large, but he has some reserves and he considered a good home a life time investment.

He looked around and found the lot where he thought he'd like to have his home, and Mrs. Newhouse was enthusiastic about the location. They talked with the people who already lived in the neighborhood, talked to the owner of the lot, and to the school principal in the building where the children would go to school. It looked like an excellent location, and they began to dream



*His was an individually planned loan—part of the courteous, informed service.*

fidences, and the officers worked out a plan that permitted a sizable down payment which represented a substantial equity in his new property. He could safely afford to make the payment, and the balance of the loan was worked out on a monthly payment basis, in which he paid an amount approximately the same as for rent. *This individually planned loan was a big advantage to him* because he knew exactly how every dollar would be paid back, and the family budget was not interrupted.

The third obvious advantage was that the *courteous informed service* of the local institution was *prompt*. His loan application was handled promptly and efficiently as soon as he was ready to proceed. He had consulted freely before he made the application and had been advised by our loan experts who knew his plans and had made sure all details were in order. There were no long delays because the application was considered and approved locally, and he was informed immediately.

The fourth advantage in the plan he chose, was that the plan was actually a tested, low-cost, long-term loan plan economically made and easy to repay. He understood all the arrangements and found that every dollar spent was for his advantage. No unpredicted costs and fees arose, and he could anticipate his actual expenses in advance.

Smoothly and efficiently his home financing was arranged, and his new home was checked and approved as it went along. The building proceeded rapidly because all bills were paid promptly and the approval of his home lending institution assured him of a solid, sturdy house.

Mr. Newhouse learned a lot about houses and building and how much responsibility the planning and building of a good home involves. He was thankful again and again that he could share his responsibilities with home loan experts, and today, living in his own home, he knows that he really has a good investment and a good home.

Mr. Newhouse might be any one of thousands of average heads of a family who discovered to their pleasure the advantages of local home financing.

Here in this friendly savings and home financing institution you'll discover that these advantages and a full assistance can be yours because our home loan service encompasses all of the features of prompt, courteous service, friendly advice, absence of red tape and delay, low-cost, long-term funds, and pay-like-rent repayments.

You'll be ahead if you come in early in your own home ownership planning and get your share of our modern home financing services.

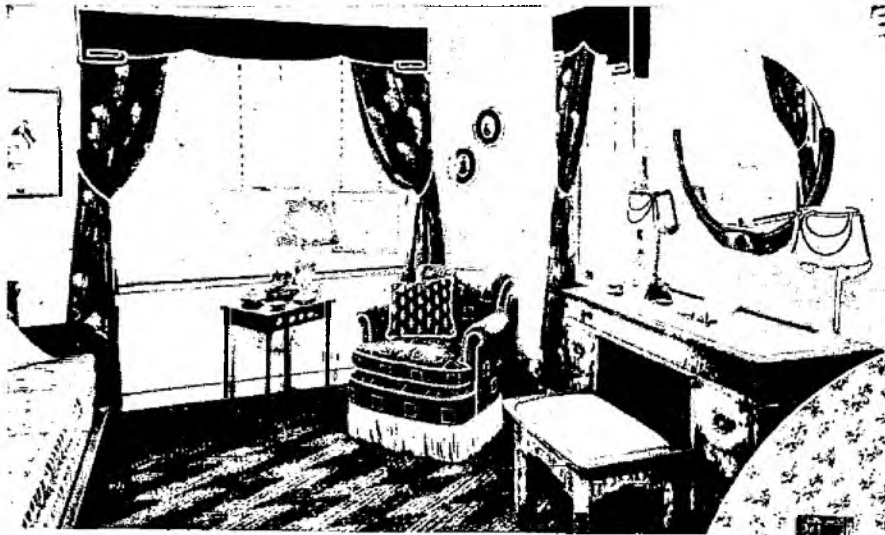
Your visits and inquiries incur no obligation but you'll realize what a friendly, local institution can do to help you in achieving your goal—your own home. The very points which Mr. Newhouse found so practical and helpful are parts of our regular service. Make them the best parts of your home financing.



*He could anticipate his complete housing expenses in advance—making the same regular home payment each month.*



*This sensible monthly repayment plan makes complete home ownership possible several years earlier for them.*



More along the modern lines is this room with a vanity that can become a desk, and a studio couch that can become a bed. It is an excellent example of a practical combination of the useful work room and the bedroom.

Richard Averill Smith

# NIGHT & DAY Rooms



A small room that sacrifices no space for a big bed is this sitting-bedroom, with a conversational arrangement of chairs, built-in storage space and an airy sleeping nook.

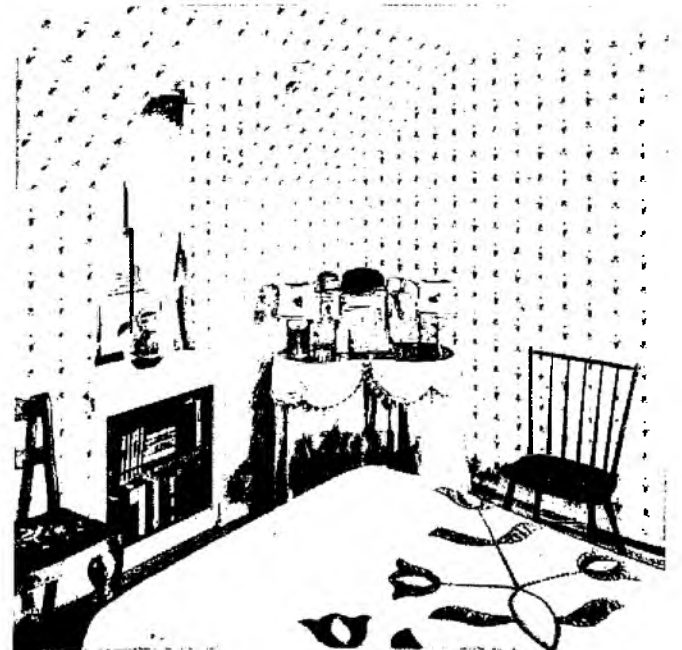


Sturdy old furniture has been comfortably arranged in this colonial room so that the area before the fireplace is a cozy sitting corner. Rag rugs and the quilts are authentic.

A few pieces, well handled, will make a cubby hole into a private chamber and there's nothing like a book nook for one's collection of volumes to chase away insomnia. White in large areas gives a feeling of spaciousness.



A boudoir for a lady who likes to spend hours before her mirror and other hours reading with her feet curled up under her in the quiet of her own room is this very feminine version with darker flowered walls and white woodwork.





*Your Most  
Valuable Dollar*  
**BUYS A HOME**

Your home owning dollar, spent here in this community is a valuable dollar because it

- 1—gives you your own home—  
easily and conveniently
- 2—adds extra earnings to local  
investments
- 3—buys you a valuable local  
investment
- 4—makes work for local men

Local funds are available here, and the long-term low-cost loan for financing your home is the convenient, sensible way to buy.

**LOCAL HOME FINANCING FUNDS ARE AVAILABLE**

- 1—LONG TERM
- 2—LOW COST

- 3—NO RED TAPE
- 4—FRIENDLY SERVICE

You'll like this convenient home financing plan for buying or building your own home.



**NILES FEDERAL SAVINGS AND  
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302 E. MAIN STREET

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NILES, MICHIGAN



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Niles, Michigan  
Permit No. 153

W.A. Stanner  
541 Oak St.  
Niles, Mich.

# Why THE SMUG LOOK— MR. JONES?



*"You'd* feel pretty cocky too, I'll wager, if you'd just bought a new home for your family—at a price you can afford, and with the best home financing plan ever!

"It's surprising that a fellow with my modest income could have a home all his own. And it wouldn't be possible without the 'family-tested' budget plan offered by this institution.

"Easy? Sure. First we decided on the home we liked best. Then we came to this local savings and home loan institution for a loan to finance the purchase. After a small down payment we got the balance of the money quickly and now we're paying for our home from income like rent. Why don't you learn for yourself how simple it is to buy or build a home right now? You'll like the friendly advice and complete service that their officers give."



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