

OCTOBER 1939

Home Life



NILES FEDERAL SAVINGS AND LOAN ASSOCIATION

302 E. MAIN STREET

TELEPHONE 528

NILES, MICHIGAN





OUR OWN *Home Life*

Would you like to know how women's magazines became popular in America years ago and gave birth to all the ideas of paper patterns, shopping services and continued stories? That's one of the stories you'll find in this new HOME LIFE, and the facts about the beginnings of one of the most popular magazines are particularly interesting since the beginnings of the savings and home financing institutions in America are almost simultaneous as to the year and section of the country. The business of savings and home financing was destined to grow to greatness and the women's magazines were to have a fascinating and romantic history.

When this friendly institution puts HOME LIFE into your hands, it might interest you to know that both our business and our magazine have a lineage that is crowded with rather important and noteworthy forbears.

J. C. Morden, Secretary

NILES FEDERAL SAVINGS AND LOAN ASSOCIATION

302 E. Main Street, Niles Michigan

ADOLESCENTS BELONG AT HOME

PSYCHOLOGISTS are inclined to agree that no period in the life of the average human is more difficult than adolescence, and with rare exception, it is just as difficult for the parents of the "awkward age children" as it is for the boys and girls.

Those precarious years demand tact and thoughtful care on the part of parents, understanding and adjustment that will provide a solid mental and physical foundation for years when their boys and girls will be responsible men and women.

They need in adolescence, if ever they need it, a sense of security and backing, a home where they can share family responsibilities before they are made to share worldly responsibilities, a place to play and grow under the loving care of parents who have provided them with more than comfortable living quarters.

Adolescents can scarcely be expected to recognize for themselves the benefits of living in a home owned by their parents, where they are free to bring their friends, where they have a voice in household affairs, where they have room and equipment to pursue their hobbies, and where they can grow to normal adulthood with understanding and sympathy toward all human relations.

But you, as a parent, can understand what that kind of security means, and if you aren't aware how easily that kind of security can be had for your boys and girls, you will be more than interested in our long-term low-cost home loan plan. If you haven't a permanent home, now while the children are young and dependent upon you for moral and mental development as well as food, shelter and clothing, give them this extra advantage of growing up in their own home, make sure your children have an opportunity to make their favorite place for recreation, their haven for the perplexing problems of growing up. Here you will find experienced assistance and courteous service in planning your homeownership. Do it now, this year, and make your first step a visit or a call to one of our friendly home loan officers.

A Dream and a Reality

Perhaps you've talked it over around the dinner table, saw it take form in your smoke rings and float away—but every family has an ideally planned home which they have envisaged for their particular needs and desires. Maybe your family has never actually sat down and put the rooms in black and white, but, you, Mr. Head of the Family, know what they'd like to have. In your quieter moments, you've wondered and schemed a little to try to plan a home for them and actually, you've never taken out your pen and jotted down anything definite in figures. To possess

the home you want for them has seemed a remote possibility and aside from being an excellent day dreaming subject, you've given it no further consideration.

Would you like to make your family's ideal home a reality? Would you like to see it taking form and shape under the hands of good architects and builders? Would you like to look at it as it rises, and know that your dollars are building it for them? Stop in at our offices and let us explain to you a home financing plan which is workable, safe and the answer to your family's desire for a real home.



Jessie Tarbox Beals

Wings OF THE FUTURE

EVEN with a limited income you may be able to satisfy your immediate needs in your home building plans but there will probably be little left for the extra space you may someday want for an expanding family. This common problem of home owners can be solved easily and economically when the time comes if you plan for the future of your living with the same care that you are using in designing your new home now.

Homes built a section at a time can be a pleasing sight or they can have that "stuck-on-after" appearance that is discouragingly familiar in many residential districts today. Additional rooms or wings added later need not detract from the graceful unity of the home if you predetermine in general what your future needs will be.

Farsighted home-builders have advanced several rules that might be followed if yours is to be a "growing" home. The most important principle is to visualize as detailed as possible the complete structure. If the addition is seen as an integral part of the original unit, extensive alterations of the existing home will not be necessary.

Naturally, your future wants cannot be settled absolutely, but you should have a fairly complete picture of the home that will meet your expanding needs. For instance, if your funds enable you to have only one bedroom now, then you will want

plan for additional sleeping space later on. The original unit could have one or more double-purpose rooms such as a combination living room and dining room. Some years hence, since building one room at a time is rather expensive, the original bedroom could be turned into a dining room and two bedrooms added.

Remember that small additions are costly in relation to the usable space increase. Plans for closet space, and another bathroom should not be overlooked. Or, in the case of a two-story house, the original dining room may automatically become additional living room space while a dining room and porch are added to the first floor and a bedroom above.

There are many advantages to "growing" homes. First, if the ad-

ditions are carefully planned so that they are a part of the original unit, the resale value of the home is greatly increased. And second, when rooms are added, the new space is answering a definite need—therefore it is bound to be much more efficient than would be extra space built-in prior to the need.

That your home is built on a narrow lot should not cause you worry. If you work with your architect now, he can show you how best to add to the rear of the existing structure without spoiling the original unit.

There are several styles of architecture that lend themselves more readily to additions than others. Cape Cod houses with added sections are charming sights. Early American farmhouse architecture will be enhanced by the addition of extra rooms. Colonial style, if the additions are balanced on either side also lends itself to additions without sacrificing the traditional beauty of its structure.

Rather than make extensive alterations in order to enlarge rooms, or sell your home and build one larger—consider your future needs now, and let your home "grow" gracefully with your family. For many years we have offered valuable financial assistance to families who wish to expand their homes. Today our friendly officers, competent in their home financing knowledge, will gladly show you how additions can be made on your home financed the safe long-term way. And the payments, fashioned to fit your income, will buy you the home for which you've always planned. Make your home a modern, up-to-date structure.





SUDS ON THE SURFACES

DID YOU know you could wash your furniture? Impossible, you say, unless you are one of the fortunate homemakers who has discovered this interesting fact about keeping your house spotless! Wise, say the manufacturers of the hardwood furnitures!

It came about like this. Housewives complained that too many of the commercial polishes had a tendency to rub the dirt into the wood and in time the pieces took on a dull and "gummy" feeling. Soap manufacturers experimented and discovered that soap used sparingly would remove the film of dirt on furniture and wooden walls without destroying the wax finish.

They carried it further. When the wax wore thin, the furniture could be washed clean and waxed again. Surprisingly, the wood grain of the furniture was displayed to its best advantage and the wearing quality of the original finish was preserved rather than destroyed by the soap and water.

One of the national magazines surveyed the hard wood manufacturers to ask if special finishes were needed to make furniture and walls washable, and the answer was "no." They recommend a method of procedure which will have a happy ending, however, for even the inexperienced in the applications to wood.

It works equally well on varnish, shellac and lacquer. Occasional washings, without too much rubbing which removes the coating of wax, are beneficial. The cloth should be wrung out of a mild soap solution and the surface of the walls or furniture wiped clean. Another cloth, (choose one that does not lose lint) should be rubbed gently over the wet surface to remove the moisture.

Why are soap and water and far-apart-applications of clear wax better than commercial furniture polishes for most furniture and for long periods of time? The average polish, unless the housewife knows what she is using, is destructive, and the accumulative grime on the surface is

rubbed into the finish rather than removed. If every trace of the oil or polish is not removed there is a tendency that the oil will tend to break down the surface and destroy the beauty of the wood.

There are precautions, as mentioned above, plus the precaution that the soap used should be free of all caustic materials. If the soapy water hurts your hands, you can be sure it is too strong for your nice furniture. Use only enough of a good mild soap to cut the dirt and wipe it away carefully. When you are washing floors or furniture, keep your washing cloth almost dry for best results.

Reminding you that fall housecleaning has already reared its ugly head on your calendar would not be quite sporting, but may we say that when it does loom on your home horizon, maybe these facts on the soap and water cleaning of walls and furniture will linger—a memory of a suggestion for time saving and a spotless house.

A DILLER



A DOLLAR...

This is a dollar.

It is easy to see that this little boy has more than the first boy. He has a dollar—but that is all.

That is easy. When the man behind the counter takes Johnny's money he will probably lend it to someone who wants to build a home. This someone is very happy to be able to build his house, and because Johnny's dollar helped the man, he is given a few extra pennies in return. Every dollar that Johnny saves helps someone build a home, and each time his money is helping someone work, extra pennies are added to Johnny's savings.

It belongs to a little boy. He can spend his dollar in a store to buy a ball, a bat, or almost anything.

If he buys a bat, perhaps it will break. Then he will not have anything.

So he buys candy and ice cream sodas with his dollar. He has a fine time all day but he feels very bad and has to go to bed early that night.

It is easy to see that the little boy's dollar really "flew away" and he has nothing in its place.

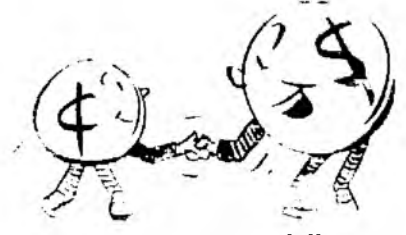
Here is another dollar.



It belongs to a little boy too and this little boy wants to go to college and play football and learn fine things also.

"Good for you," says his mother. "Everyone should *save*. We will open a *savings account* today for you where your father keeps his money."

Downtown at the place where his father keeps his money, the little boy gives the man behind the counter his dollar. The man gives him a little book that says "Johnny Arnold—\$1.00."



So you see, every dollar that Johnny gives the man behind the counter, earns these extra pennies. If he saves and saves it is easy to see that he will have enough money to go to college and learn fine things and play football.

So the last boy really has the best plan for saving, hasn't he?

The first little boy will never have anything but a tummy-ache. The second little boy will have many dollars. But a burglar might steal his dollars—and then he will have nothing. The last boy knows how to save. He will have all of his dollars because his money has been out working all of the time, not just sitting in a box on the dresser. And when he grows up he will go to college and learn the very finest things and play the very best football.

You can be like this little boy. Ask your mother to bring you in our office today so that you, too, may have a little book for your savings!

Here is another dollar.



It belongs to a little boy also, but this little boy says to his mother, "I do not want to spend my dollar. I will put it away."

"Good for you," says his mother. "If you will *save* all of your dollars now, when you grow up to be a big boy you will have enough money to go to college and learn fine things and play football."

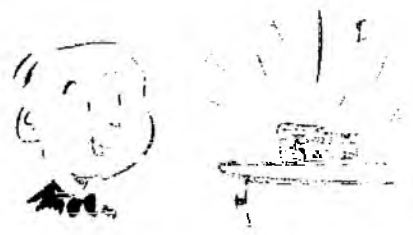
So this little boy puts his dollar into a box on his dresser and leaves it there.



But if he gives away his dollar, perhaps he has no more than the first boy or the second boy who has his dollar.

Oh, no. Because this last little boy has a book that says "\$1.00." In the book right in the next column is a place where the man will write the "extra pennies" that the money earns. Having a little book that shows that his money is working, makes Johnny a very smart boy.

But why does Johnny's dollar bring him extra pennies?



TO PLEASE THE LADIES

LADIES' fashions in the last year or two have borrowed most of their innovations and clever accessories from Grandmother's era—and one of the guides that has lent greatest assistance has been the old Godey's Lady Book—a few copies of which are still cherished in family libraries.

Perhaps you are one of the fortunate owners of an original Godey print—the exquisite, handcolored fashion plates which were a part of the famous first popular woman's magazine in America. If you are, you probably have looked hard and long at its intricate detail and marveled that the middle 1800's could produce such intriguing editorial and illustrative matter in magazine form.

Producing a magazine or "book" as it was called in Godey's day was a triumph. Not only was all type in those days set by hand, but copy was written in long hand, and editing the scrawly writing was never very accurate. A hand operated flat bed press printed the magazine, a sheet at a time. The magazines were hand

folded, hand sewn, hand addressed and carried in bundles to the post-office—their ultimate destination uncertain because postage was paid by the recipient.

At the mercy of the elements were all shipments of the Lady Book which went out of Philadelphia from 1830 and the 40 years following. There were no great railroads pulling the continent together, no mail planes



to roar out of the night, no state highways, and the postmen trudged many times over almost impassable roads with their bundles.

But by 1851, despite all obstacles 63,000 American women were eagerly awaiting their monthly copies to see what was new, to learn tricks of housekeeping, to read the next installment of the fascinating stories, and to read what the now renowned Louis Godey and his able editor, Sarah Josepha Hale said in the columns.

Yellowed pages in the preserved copies reveal why Godey's Lady Book was such an outstanding success. He talked directly and interestingly to his large feminine audience, and being a business man, alert to his times, he capitalized on a trend that was only an inducement when he began. He was the man clever



enough to understand woman's awakening mental unrest and to see its commercial value. When he carried latest Paris fashions in his book along with quantities of his own advice and philosophy, he knew what he was doing.

But for the minute completeness of his drawings and for their clear cut detail, the darlings of 1939 fashion world would have to be more original. As it is, the colorful and completely explanatory Godey prints give them the excuse and the ideas for tricky paletots, bretelles, bonnets, basquines, chemisettes, polka jackets, and mantillas.

Godey's is well worth looking into, if you can find an old copy, and there are some fortunate possessors of bound copies which cover many years of issue. The stories are laughable now—but the Godey readers liked them. "The Tapestry Carpet; or Mr. Pinkney's Shopping," "Cousin Marion,"

"The Prairie Child," "Helen Bennett," "The Night Before the Wedding," "The Moment of Trial" and "Burrowdale in a Flutter" were tales of romance and adventure, love and love spurned, sorrow and joy that kept the ladies buying the popular magazine.

Let it be said here that Louis Godey was the first American publisher to depart from the lazy and penurious custom of purloining editorial material from European publications. He advertised on the last page that he intended to publish original material, and would willingly pay for acceptable manuscripts. He urged his readers to note that his Lady's Book was pure American in editorial matter, and that Louis Godey devoted his magazine to "American Enterprise, American Writers, and American Artists."

But fiction and fashion were only two of the major interests. He car-



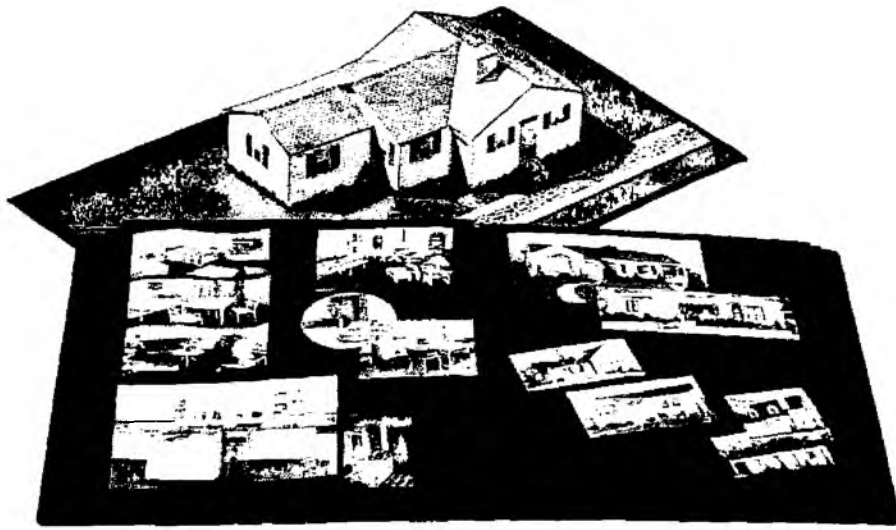
ried volumes of material on fancy work and embroidery and infants wear. He ran a series of "how-to-do" articles on "The Art of Making Wax Flowers and Fruit," crocheting, knitting and preserving fruits and vegetables. He carried lengthy discourses called "Maternal Counsels to a Daughter" in which Mrs. Hale, the Lady Editor discussed the delicate subjects of use of scent, fine lingerie which she said was an evidence of refinement, use of hand lotions, cheerfulness and appearance at the breakfast table and other feminine subjects.

The sickroom and the nursery came in for their share, with one column of an 1856 issue devoted to cupping and leeches for removal of blood—accepted practices of domestic surgery.

Foods and menus, table settings and serving were covered competently and completely by the Lady Editor, who incidentally was a successful writer and business woman at a time when women were unknown and certainly not respected in business.

Godey's Lady Book was a Bible of fashion, home life, brides, mothers and young girls. Godey created a forefather of our popular woman's magazine—and such a precedent was set that there has been little change in choice of subject matter.





THE SCRAPBOOK HOUSE

THE DESK was littered with papers and the paste pot was tipped over when Helen came into the room.

"She's been at her scrapbook again," thought the sixteen-year-old school-girl, and smiled to herself as she set the jar upright and began picking up the scraps from the floor.

Helen heard her mother's heels clicking down the stairs. She raised her head just in time to see her mother dash through the hall and out the front door. "Be back in just a minute," she had flung out before the door slammed.

It was more than an hour before she returned. As soon as Helen saw her eyes she knew what had happened.

"I got it, just the very one," said her mother breathlessly as she picked up the scissors. "We've finished the house."

Helen watched her paste a small picture in the big scrapbook. Yes, the book was finished. It had been fun while it lasted, planning a home with pictures pasted neatly in a book. There was the yellow and white bedroom that Mrs. Hester had found in an English magazine. It was lovely in a practical sort of way—just the thing for mother. And the bright colored breakfast nook and sparkling white kitchen were all there—page after page of "dream plans."

Complete in every detail, there was a small home just right for the family—all ready to move in, but only a scrapbook.

That night when mother went to

her club meeting, and her father was settled in the big comfortable chair, Helen listened in silence to the playful winds outside.

"Dad," she finally said, "we've got to do something about mother."

Her father turned and waited for his daughter to continue.

"Mother isn't going to be happy anymore, now that her scrapbook is finished." Helen folded her hands in her lap and looked straight ahead. Father didn't say anything, and feeling that the ground was now fairly safe, she continued. "Ever since I can remember she's planned our house with pictures but she can't even do that now because it's all done. Why can't we sell this house and buy her a new one like the one she had in the scrapbook?"

Father couldn't help chuckling to himself at her enthusiastic solution to the problem. "I'm afraid that won't quite work," he said, "because we don't own this house. We just pay rent for living here—and too much, too," he added as an afterthought.

"But that still doesn't make any difference," Helen persisted, "we can use the rent money every month. Lots of people do that—I think."

Of course they did, he assured her, but they usually had more money to begin with and bought the house within a few years. But Helen couldn't understand. Surely there were houses they could buy and pay for each month.

So sixteen-year-old girls knew about financing—and what's more they discussed it, father thought,

somewhat amazed. Out loud he said, "How did you find out how Nancy's folks paid for their home? Wasn't that being a little inquisitive?"

"No," claimed Helen hurriedly. "It wasn't at all because her father told me, too. We were talking about mother's scrapbook and I said how I wished that we could build her that house and Nancy's father said it was easy and if you really wanted her to have that house you could do it too."

Helen looked at her father out of the corner of her eye. That wasn't exactly how she'd wanted to say it but now that it was over, she hoped he wouldn't be angry.



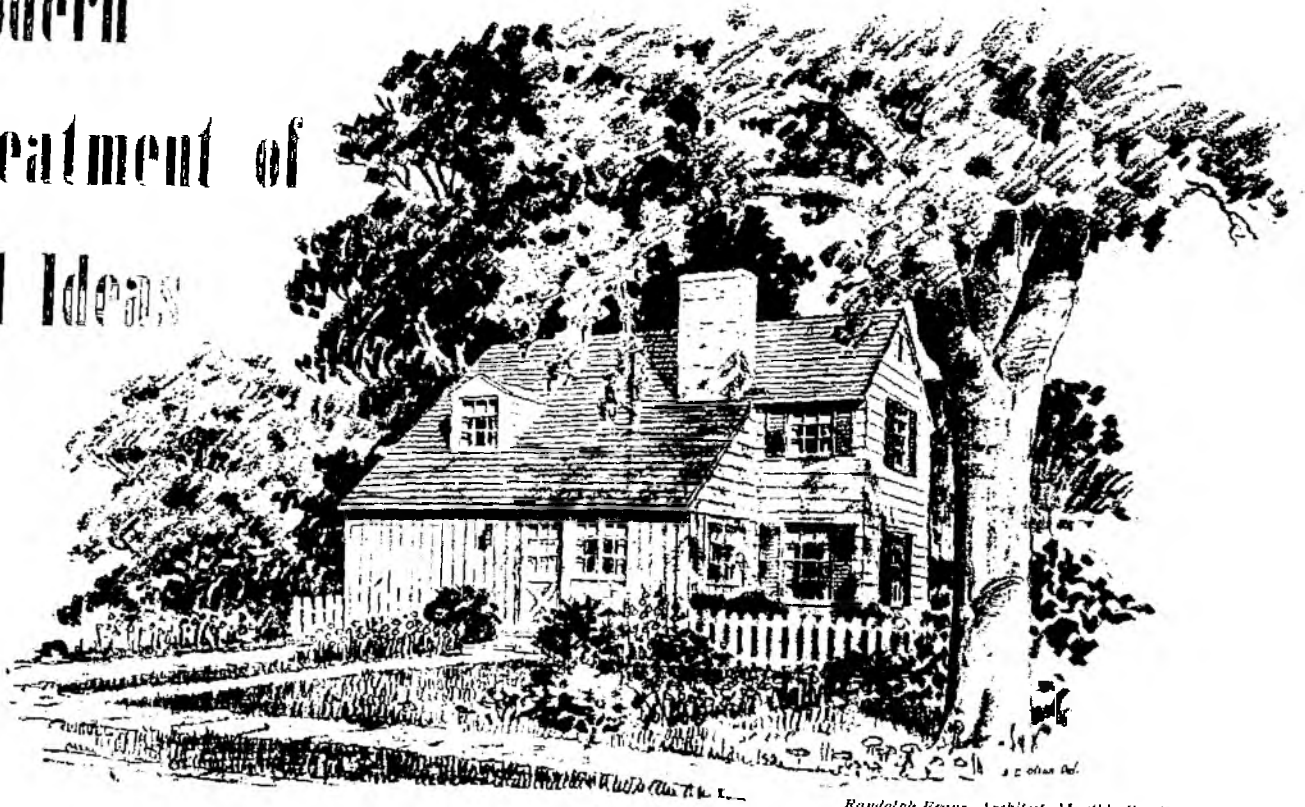
He looked into the fire. Funny how a sixteen-year-old girl could jerk you into reality with just a few sentences. Helen was right about mother. He'd seen her fill the scrapbook with her "dream rooms" and he'd wished often he could give her that home. It wasn't really asking too much, but he'd just never gotten around to it because they were settled here and paying rent. "You think I ought to talk to Fred, then, and see if we can't buy a house the same way."

"Why don't you go over now and talk to him about it?"

"Maybe I'd better while you have me sold," he laughed.

When he'd gone, Helen hugged her knees and leaned back comfortably in the chair. Just the way her father had walked out was a good sign that it wouldn't be long before they'd be living in "the scrapbook house"—or she didn't know her father!

Modern Treatment of Old Ideas



Randolph Evans, Architect, Monthly Small House Club

HERE is a new floor plan and exterior recently designed by one of the outstanding small home architects of the country which has all the best features of modern and ageless serviceability known for small homes.

The kitchen and dining room are at the back of the house, a complete service unit which incorporates the modern by making the living room an "L" shaped extension, but at the same time keeps the "living" quar-

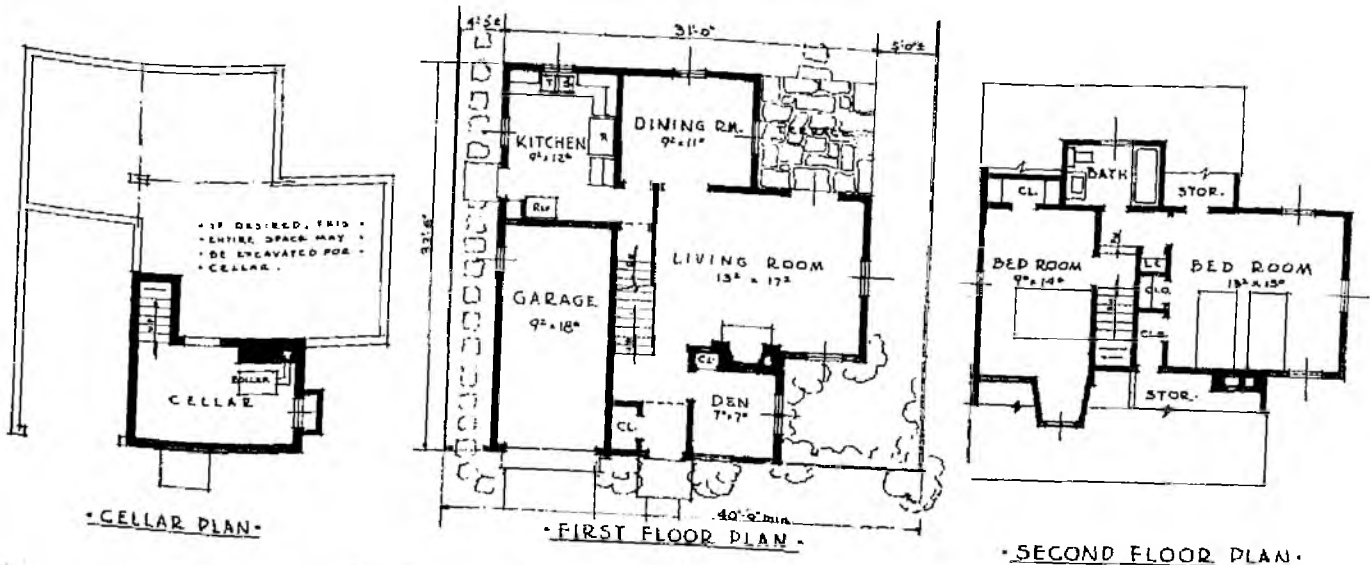
ters separate and distinct. For complete separation there is a tiny den, which might permit the house to be used as a combination office and home, since the den has easy access to the main entrance.

Upstairs a master bedroom and a smaller chamber on a lower level are worked into an interesting and practical layout. All of these features are combined under a deep sloping roof, broken only by the big homey chimney and the dormer win-

dow to the guest bedroom. The house is ideal for any climate since it permits a full or half basement as the builder prefers, and since it will lend itself ably to many different types of architectural landscaping.

Plans and specifications for this home are available, and of course, long-term, low-cost home financing makes the building of such a home a safe venture for the small family.

Ask at our offices about these plans, and start to build your home.



THOSE

"Family Scenes"



Movies are as easy to take as snapshots
... some find them easier.



With a modern movie camera and
inexpensive photo lights, movies
can be taken indoors as easily
as outside.



Editing movies is almost as
much fun as taking them.



On your home screen, you can offer inter-
esting and varied entertainment for the
whole family, or visiting friends.

USUALLY it starts like this. You buy a small still camera and like the results you get. What you could do with a better camera, you think to yourself, and presently you find that you have purchased one with all the tricky gadgets that have been invented. You're good, you tell yourself. And then it happens. You buy a movie camera, you go into movie making and become one of the thousands of amateur movie photographers in the country.

Home movies have been called the perfect hobby. They are in perfect key with an expanding home life and a growing family, and are as intriguing to the rest of the family as they are to the camera man. Today, home movie making is neither a technical job nor a rich man's pastime. Modern cameras are easy to operate, as easy as snapshot cameras and home filming is inexpensive.

In making home productions, you don't have to pay big salaries to stars but you can make stars of the entire family. You don't have to build sets and stages—your home is your best background. Your garden, your lawn, the scenes you see on your weekends and vacations—they are the backgrounds you'll want to remember. Your productions are family newsreels, or simple stories of everyday life and special events in family history, outdoor sports and camping thrills, marvelous vacation moments, the things you see and do and want to put into your photo memories.

The movie film you will use costs little, especially in the 8 millimeter size. It has the happy faculty of going a long way. For example, on a roll of 8 millimeter film you can picture a whole weekend of activities, including 20 or 30 scenes as long as

the average theater newsreel shot. Such a weekend newsreel in black-and-white will cost only a little more than \$2.00—all processed and ready for any number of showings. And, for a bit more, you can shoot the same movie in beautiful full color.

Color is the big news in home movie making this year. With any modern home camera you can take color movies as easily as you do black-and-white. Load a roll of color film in your camera, set the lens for the correct exposure and shoot—that's the formula. No fuss, no gadgets but exquisite beauty, life and realism in the resulting movies on your screen.

Home movies can be shot indoors, day or night, in black and white or full color or outdoors from dawn to sunset. It is a hobby that extends around the clock, and when you're not shooting new movies you can

spend happy hours editing old ones, adding titles, rearranging scenes, and in giving your movies a professional touch.

There are a few things to remember when you make your first movies. If you are accustomed to a still camera, you'll find it hard to get continuity in your movies, at first, but remember that you can take more than panoramas. You can choose a theme for your movie, a day in baby's life, Junior's birthday party, grandfather's visit, anything you think would make an interesting picture recording, and make close-ups, as well as long shots. The special ingenious touches and flashbacks which you will learn to add are the requisites that make good movies out of mediocre, disconnected shots. A close-up of a record of births in the family Bible, a page of little sister's diary the day of the big family picnic,

Grandfather packing his suit case, are examples of the details that make your movies look professional.

It's fun, now and then, to sit down and plan a family movie, writing the "script" as you want it to be in the finished movie. You can plan where and when to take the shots, and the sequence you will want. But if they aren't exactly perfect, the editing process of cutting and title-adding will make up for any unnecessary scenes you make.

Another good feature of movie making as a hobby is that all of the fun can be repeated again and again. Perhaps the family as a group may not be as intrigued with technicalities as the movie maker but you can be sure that the premieres of home movies will hold the attention of everyone. Mother may think that those extra pounds she put on last summer didn't show very much until

she sees herself in the movies, and then you'll hear her exclamations of surprise and see her running for the reducing records and the phonograph. Brother may see what is wrong with his tennis serve or his figure skating technique when he sees himself in action on the screen, but more than these enlightening experiences, the family will like the memories of days they have enjoyed together, the way the baby has changed and how great Aunt Mary looked on her 80th birthday.

For a real background a full understanding of what you can do in this unique hobby, you should consult a book on movie-making such as the recently published best seller, "How to Make Good Movies." You'll find yourself suffering from the bite of one of the most popular bugs—the "movie-bug" and when you start you'll enjoy your own picture making.



and silver were always ready.

During the Fair, electricity and "elbow grease" together washed and dried dishes enough for 14,800 evening meals—592,000 pieces of china, 74,000 glasses and 592,000 pieces of silver. More than 300,000 quarts of water were used—only about three-eighths of it in the electric dishwasher. The hand dishwasher used more than 1,100 pounds of soap chips or flakes—approximately two cups each performance, or 80 cups daily. The electric dishwasher used only about 175 pounds of washing compound, about one tablespoonful each contest.

Using three dishtowels each demonstration, Mrs. Drudge amassed a total of more than 22,200 towels during the summer. On the basis of average breakage in the home by hand dishwashing, plus the extra efforts exerted in her attempt to keep up with the electric dishwasher, she broke about 7,400 dishes. The electric dishwasher dried its own dishes, and none were broken.

Seven young women alternated the roles of Mrs. Modern and Mrs. Drudge in the demonstrations, and five young men comprised the announcer staff.

Modern homemakers have an easier task on their hands in housekeeping as a whole, and dishes are only one of the tasks which have been made simple and speedy. A home should have all that the owner can afford in time-saving and efficiency equipment, and each tomorrow will bring better mechanics to the kitchen as housewives continue their now old drive for more fun and less fatigue.

Battle of Centuries

WASHING and drying dishes enough for 14,800 evening meals for a family of five is a task that would take the average homemaker nearly 43 years under normal circumstances, but it was done last summer at the New York World's Fair.

In "The Battle of The Centuries," sponsored by one of the nation's biggest electric and manufacturing companies, two young housewives vied for dish-washing honors forty times a day; "Mrs. Modern" letting the electric dishwasher do the work for her, "Mrs. Drudge" doing the job by hand.

As they competed an announcer related a running description of the action. At its conclusion, the contest was judged on the speed of the operation, the cleanliness of the dishes, and the condition of both contestants.

Mrs. Modern's dishwasher completed its job in a few seconds over 12 minutes, half of which time she spent reading her favorite magazine. Mrs. Drudge, despite valiant physical efforts, never actually completed her task, because to do so would re-

quire 30 to 40 minutes' work.

Both contestants were required to do 40 pieces of china, 5 glasses and 40 pieces of silver during each demonstration, the average for an evening meal for a family of five. All dishes and silverware had been smeared beforehand with egg yolk, lard, catsup and milk, all of which had been dried on racks backstage, where 12 complete sets of dirty dishes



TODAY HE IS THIRTEEN!



YESTERDAY he was still your little boy. Today he is thirteen, his first day in the teens, and his first day of growing up—it seems to you—his Dad.

When you went in to wake him up for school this morning he squirmed around in the bed, and yawned and stuck his skinny hands out of the warm covers and looked pink and babyish. His face wasn't quite clean—and his unruly hair was tousled from sleep. He looked young, terribly young, and although you both laughed and made jokes about his thirteenth birthday, and you called him "young man," you were frightened at the thought that he is only a beginner and that there is much for him to learn.

Later when you looked in on him as he tied his tie, you felt a little thrill of pride at his neat good looks, and his manly appearance.



Ewing Galloway



At breakfast, when he looked at you over his third glass of milk, and had his second egg with countless slices of toast you were glad that he has had the right things—good food, careful training, long hours of sleep and that he wears nice clothes and goes to school in a good neighborhood. He's been a big responsibility for thirteen years, but you're only a beginner, too, when you realize what fatherhood will mean from now on.

He's been in your thoughts all day—this infant of yours who has turned thirteen. You can see those bright eyes and that boyish smile among the papers on your desk, in the faces of the men and women to whom you talk, and you can hear his voice above the noise of traffic and the clatter of commerce.

Tonight he was at work on his soap carving when you came home. He has a lot of odd hobbies he uses to make the time seem short between school and time for dinner. Part of

that welcoming look he gave you was genuine pleasure in seeing you but part of it was relief, too, because in a moment or two he can park his feet under the table again.

Tonight his future seems close at hand. His needs in the next few years loom large ahead of you, his provider. Bicycles and coasters and electric trains are ceasing to be the important things in his life.

Bigger ideas every year, bigger and more numerous wants. Are you prepared to give him what he'll need to make him the man you want him to be? Can you afford to send him to school, to let him have the training he'll seek to do the things he wants to do with his life?

Money, not a few dollars here and

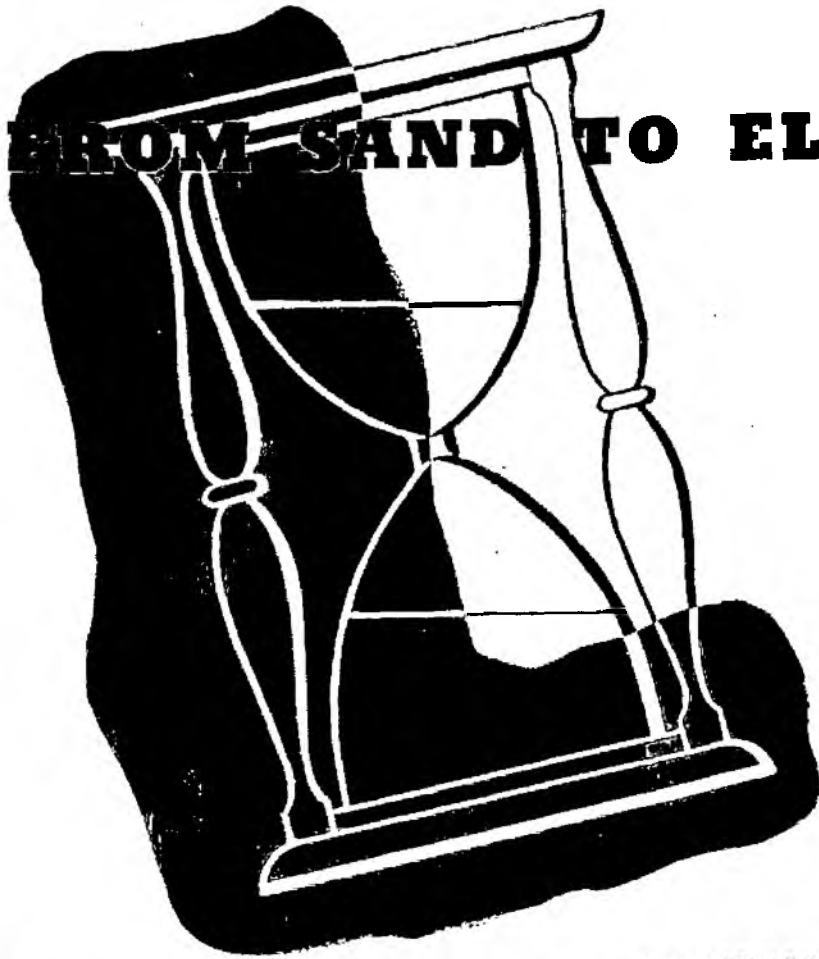


there, but real money is needed to help your son get his start in the world. Will it be forthcoming when he asks for it?

Next year, he will be in high school. In four years there will be college to think of—but you will want to think of it now. Yes, of course, there are the family savings—but you want to be *sure* that he will enter those halls of learning. A thousand needs might arise for the family funds.

Tonight you have made a decision. He *will* have the opportunities—he will have the fun and the thrills of college life. Another savings fund—your son's assurance that his education will be possible—and your assurance that he will continue to think his father is a great man.

Today he is thirteen—your responsibility—your job for many tomorrows. When he said "Good night" and went off to his room—you felt happier—because he is going to have his chance.



FROM SAND TO ELECTRICITY

TRAINS wouldn't run on schedule, airplanes wouldn't roar out of the sky on split second timing, radio reception would be a chance happening, schools would have no definite hour to begin—if there were no clocks—but perhaps you have never thought what romantic history lies behind your own time pieces!

According to history, the first clock other than the sundial or hour-glass was probably in Europe during the 13th century. The invention is ascribed to Pope Silvester II in the year A.D. 996 but none can be too certain of this first successful ticking. Since then the advancement in the work of horology is so amazing that it reads rather like a fairy tale. From the hourglass to the dainty watch on your wrist is true progress. And it all happened pretty largely right here in America.

England and France, up to the founding of the new world, were the only competent watch-makers in the world; and most of this tedious work was done by priests, locksmiths, astronomers, and jewelers. London enjoyed enormous profits by exporting decorative clocks of the most fabulous beauty. Not only were these clocks excellent time-keepers, but the cases occupied an important position in the artistic accomplishments of the time. These clocks, needless to say, were extremely expensive. Those who could not afford a clock had to look at the town steeple or church, where a clock usually tolled out the hours. The most intricate example of such a clock is that of the mechanical clock in Venice where the hours are struck by figures at the top of the tower.

At the beginning, the way of making a clock was to have a master-mechanic build a model clock, which after it had passed inspection and test runs would be taken apart, the parts distributed to different workmen, who had to copy these parts as closely as possible; these parts then were returned to the clockmaker, who assembled and adjusted them again. Although all of these clocks

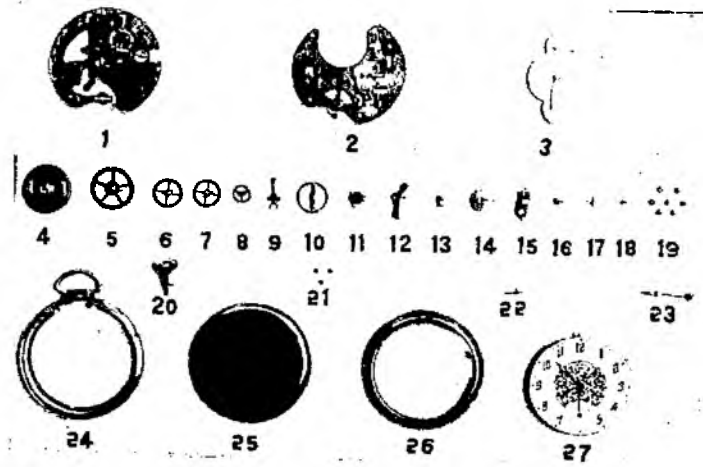
Copper and Brass Research Assn.



This ornately decorated clock is said to be the oldest one in the world. The entire record of its ownership, beginning in 1439 A.D. when it was made by an unknown artist, can be traced on down to the present owner, Carl Marfels, pictured here with his masterpiece of antiquity. Valued at over \$2,000,000, the clock is fashioned of old Brass and the simple mechanism has an hour hand only.

Here are the individual parts which go into the assembly of an Ingersoll watch. Compare the price of this dollar watch with that of the first timepiece. And even in this inexpensive watch, nearly every part is of Brass. This dollar watch is the result of years of effort which have witnessed a steady decrease in the size of watches.

Elgin National Watch Company

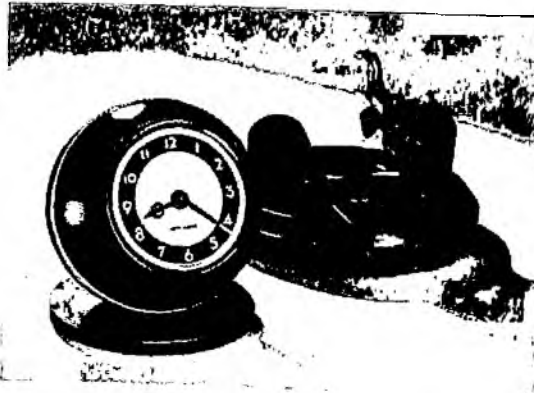


were expected to be alike, no part of one of them could be interchanged with the same part of another clock.

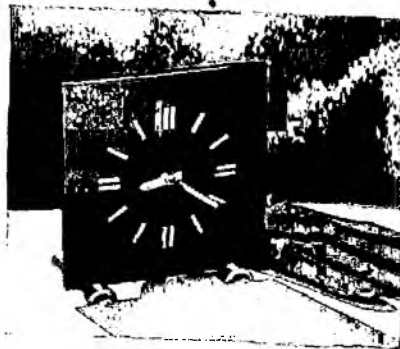
When America was young, however, the business of clock-making fell not on the priests and jewelers, but rather on the carpenters. And, although the theory and groundwork for clocks had been worked out centuries before in Europe, it was the Yankee clock-maker who made it possible by the uniform parts of clocks, to make it practical for the average person to own one.

Eli Terry, symbol of the new clock-making industry in America, would make up several dozen clocks by hand, strap them on his saddle, mount his horse, and gallop into the country to sell his wares to the farmers. Terry was the first clock-maker to use machinery, forced by the great increase in his business. Another famous clock-maker who developed into a manufacturer, was Terry's helper, Seth Thomas. His honest and clever workmanship built up a business that is still one of the largest and best known in America. But it was Chauncey Jerome, a New Englander, who began the manufacturing of clocks within reasonable prices by his substitution of brass for the wooden parts formerly used. Not only did he invent means for more rapid producing of parts but a standardization of parts so that they could be absolutely interchangeable. Eli Terry's clocks were \$40. Jerome's could be bought for \$5 or \$6.

More recent is the application of electricity to clocks. The mechanics are a science in themselves but suffice it to say that clocks today must be more than just competent time-keepers, for with the advent of the radio, and the correct astronomical time given at frequent intervals, it is possible for the clock owner to check the time frequently and he has become accustomed to accuracy. If your clock is so much as a minute late, it may change the whole course of your day—or at least make you miss a train, even if you aren't a clock watcher!



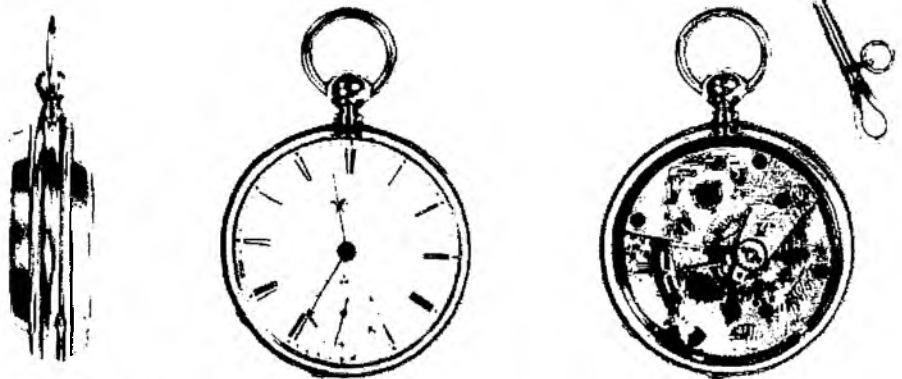
Unusual design in clock, called Lunar, is made to harmonize with the dark woodwork of the furniture.



For the nautically-minded, this Ship's Bell Wheel Clock of polished Brass, is a striking item for boat or home.



Simplicity of design and durability are incorporated in this tasteful new clock.



The first Elgin pocket watch. It made its appearance in 1865, and as the photo shows, it was a sizeable handful. This timepiece was key-wind and key-set and cost \$117 without its coin-silver case. It was named after the first President of the Elgin National Watch Company, B. W. Raymond.

Hotchpotch

EVER bark your shins on furniture or the end of the bed after turning out the light? Well, there's something that will save you



words under your breath and pain. It is a Delay-o-lite, which fits into the standard switch boxes, and resembles the ordinary wall type switch. Its big feature is that the light doesn't go off until sixty seconds after you snap the switch and you have time to get out of the room or to raise the windows before you are plunged into dangerous darkness.

* * *

One of the newer ideas in window shades is a cellulose shade that is destined to win a lot of popularity. It is very inexpensive, is washable, and comes on a readily workable roller. It won't crack, pinhole or fray, and the wearing life is long and hardy. It looks like linen and to add to your joy, it comes in colors.

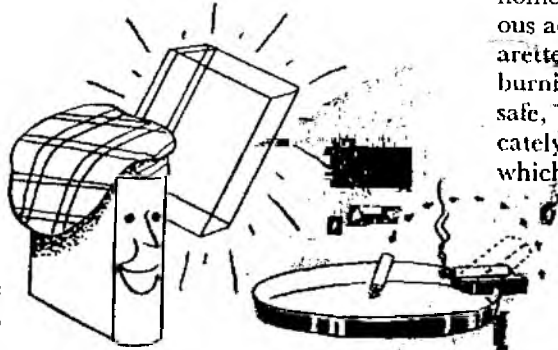
* * *

Yes, we know how it is. Your last pair of hose suddenly goes bad and you see a single discouraging run shoot from top to toe, just when you were counting on them to make you glamorous. A new hose laundering unit has been developed which includes a dumbbell washer, a hosiery soap, a hosiery finish and a drying

frame. This special technique compacts the silk fibres in your hose, minimizing snags and subsequent runners, and makes the hose wear longer.

* * *

Junior will probably use the most of your first box, but you'll find that Dad likes it too. It is a sterile band-



age which is fastened over the injured spot with transparent material resembling cellophane. It sheds dirt, water and (Dad will like this) gasoline.

* * *

Dirt and finger marks on your favorite chairs, lamps and leather goods and small ornaments may be a difficult part of your home work, but if you will rub a little of the same wax you use on your shining floors you'll find the task much easier and the protection lasting.

A good brand of wax is an inexpensive preservative for your fine little pieces and you'll be delighted with the labor-saving results of this trick of the housekeeper.

* * *

If your library is large and you sometimes let the dusting go along for a few weeks, you'll like a new product called book berets. They are made of oiled silk and are oil, ink

and dustproof. They are transparent and fit snugly over the top sides of ordinary size books. The same manufacturer makes clear oil silk covers for your books.

* * *

A new type of ash tray, a little more expensive than the ordinary styles, is now available for your home. It will prevent the dangerous accident of falling ashes and cigarettes. Even a forgotten smoke, left burning on the edge of the tray is safe, because this tray has a delicately balanced rest for the cigarette which tips it into the bowl of the



tray when it burns down to a perilous state. Instead of flipping backwards onto the rug or table it falls neatly into the tray and burns itself out in the safety of the metal dish.

* * *

You may have wondered why no one thought of the idea before, but an aggressive manufacturer of washable rugs in a rainbow of different colors and sizes has put on the household furnishings market a new group with rubber backs. They won't slip on your glossy floors, they'll come up bright and colorful from the wash tub, and they'll be at home in every nook and corner of your new home. Here's a throw rug that can be counted on not to throw you!



Courtesy of Stadler Studios

WHEN Ken Luehr, one of the photographers who takes pictures for this magazine found the girl of his choice, he was like most of the young men just getting started in the business world. He didn't have any money—and he was making only a small salary.

Ken is a serious young man and he wouldn't walk into wedlock without financial preparation. If he weren't such a hard-working, methodical young fellow, he wouldn't be making fine photographs today. For ten years Ken has been working with every type of camera he could find—and today he makes color and commercial shots for a large photographic studio. He operates expensive equipment, photographs with the eye of an artist and spends long hours of overtime making prints and transparencies.

The high school camera club gave Ken his inspiration and enthusiasm for his life's work, and although he hasn't had academic training in camera work, his three jobs in the years he has worked have taught him the fine arts of photography.

Ken has known his fiancée for six of those ten years. They both have jobs now—and the future looks bright. When Ken began to think about assuming the duties of a husband he talked with the young lady, Miss Leona Zanin, and she had ideas on the subject. Her father and mother had saved for years—in a savings and home financing institution, and she knew how the two of them could



accumulate money just as her parents had done. Her brother had saved and bought his own home on the same plan.

Ken decided on the amount—\$2.50 each week for Leona, \$2.50 each week for Ken—more than \$20.00 a month and they've set their goal as \$1000. Regular earnings from their savings institution have helped the amount grow. Of course, when they have the money they increase the amounts and next year there will be wedding bells.

"We've a lot of plans," Ken said the last time he was interrupted in one of his special pictures for the pages of our magazine, "but we think that we'd better save the money and have it in readiness for the time when we get married. We're trying to work it out so we can add to our other account which already has \$100 in it."

"We're going to build a home some day—and we're going to start saving for that as soon as we're married—so our down payment will be big and our years of paying for it short and economical," Ken says, and when you see him carefully recording details in the homes he photographs, you know he has ideas about the house he wants to have.

Here is one of the modern young men who has made his way steadily forward in good times and bad, and one of the men who will always know how his future will work out financially—because he sets a savings goal, and works for it.

**Our
Cameraman
Is a Saver!**





Left—Friendly helpful assistance in planning a savings program has been the starting influence for many families who are financially independent.

Below—Hundreds of thousands of families live in their own homes because they used the safe long-term, low-cost home payment plan for buying or building the home they wanted.



WHAT CAN WE DO FOR YOU?

THIS savings and home financing business is a cooperative financial institution and every saver whether he has a dollar or a thousand dollars is a part owner. There are no large and controlling interests which take private profit out of the institution to the exclusion of the small investors. Because there are many owners and because each is entitled to the same rate of return on the amount he has invested, policies and control of the institution are in the hands of its savers.

Our institution is only one of the more than 9,000 savings and home financing institutions which operate in the nation, including the territories of Alaska and Hawaii, and only one of the institutions which carries on the traditions of the first savings and home financing institution which was founded more than one hundred years ago. Each of the savings and home financing institutions is operated upon an individual basis to serve the people in the community in which it conducts its business.

Many people are not acquainted with the purpose and services of this and other savings and home financing institutions. The purposes are

the same today for this institution as they were for the original institutions founded in Frankfort, Pennsylvania more than 100 years ago—to provide a safe place for the profitable investment of funds and to provide a safe and sound plan for the low-cost, long-term financing of homes. The services, of course, are not the same. They have changed with the changing life of our times and they are wider today than they have ever been.

For our member savers, there are savings and investment plans to meet their convenience. Regular earnings are mailed out in checks each earning period, or added to the accounts, depending on which investment plan the saver is using. Savers can invest by mail or bring their funds to the office. Our offices are open every day—a full day—for the convenience of savers.

For our borrowing members—the future home owners—there have been many improvements. A convenient monthly budget payment plan, where the home is paid for from income, and the entire amount is completely repaid within a period of years, is the second major service of your savings and home financing institution.

Huge profits each year are not a

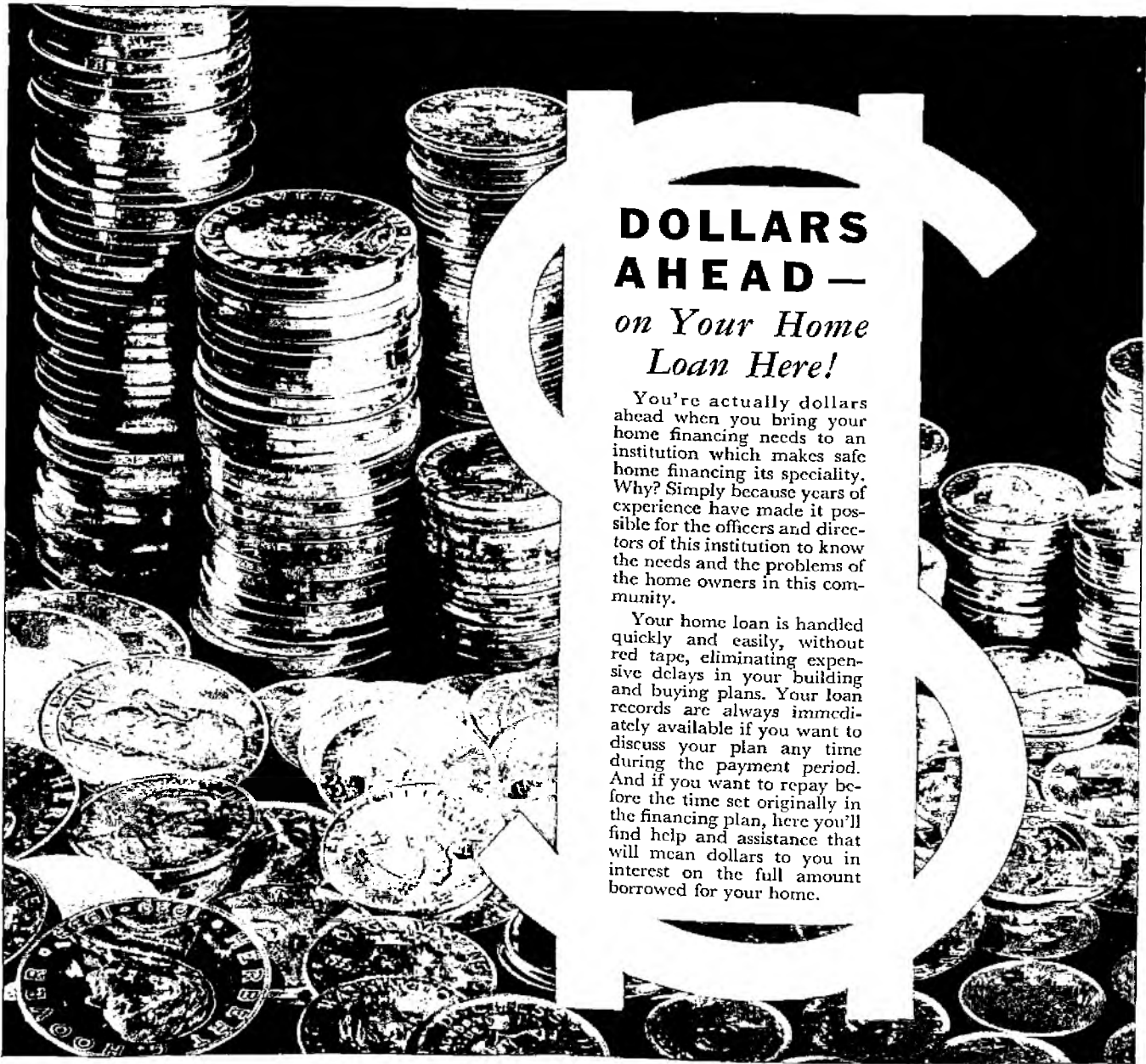
part of our institution's aim in business. Steady, liberal earnings which are honestly and safely earned have attracted the savings funds of many investors here during the life-time of the institution, and our savers like the plan of regular, safe earnings.

If you are considering either type of service at the present time or in the future, you'll want to come in and see how these services could aid you. A safe home financing plan, based on the long-term, low-cost budget repayments may be the help you need now to own your home or to remodel your present home.

A safe and profitable way to save your extra money and to build future security for your family can be found here in our savings plans.

You'll like the friendly officers and their experienced assistance in your savings or home financing problems. You are invited to write or come in, and discuss your needs with our officers, without obligation, of course.

You can be an owner in this savings and home financing institution, an owner who shares in the regular earnings—or you can be a borrowing member, and buy your home through our services. Take advantage of this institution's services this year!



DOLLARS AHEAD— *on Your Home Loan Here!*

You're actually dollars ahead when you bring your home financing needs to an institution which makes safe home financing its speciality. Why? Simply because years of experience have made it possible for the officers and directors of this institution to know the needs and the problems of the home owners in this community.

Your home loan is handled quickly and easily, without red tape, eliminating expensive delays in your building and buying plans. Your loan records are always immediately available if you want to discuss your plan any time during the payment period. And if you want to repay before the time set originally in the financing plan, here you'll find help and assistance that will mean dollars to you in interest on the full amount borrowed for your home.

In all probability, you'll never again make such an important purchase as that of your own home. Therefore you want every detail worked out so that you know you are receiving full value for the dollars you spend. That is the kind of protection you are assured in the home financing plan of this institution—not only because your demands are appreciated and attended, but because it is to the interest of this institution and its many

savers to know that your home is a good home, and that it is worth what you pay for it.

Double protection for the selection of your home and the materials which go into it means double protection for you and your financing plan. Secure your home loan from an institution that makes home financing its business, and be sure of your long time happiness in ownership. Come in or write today!



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