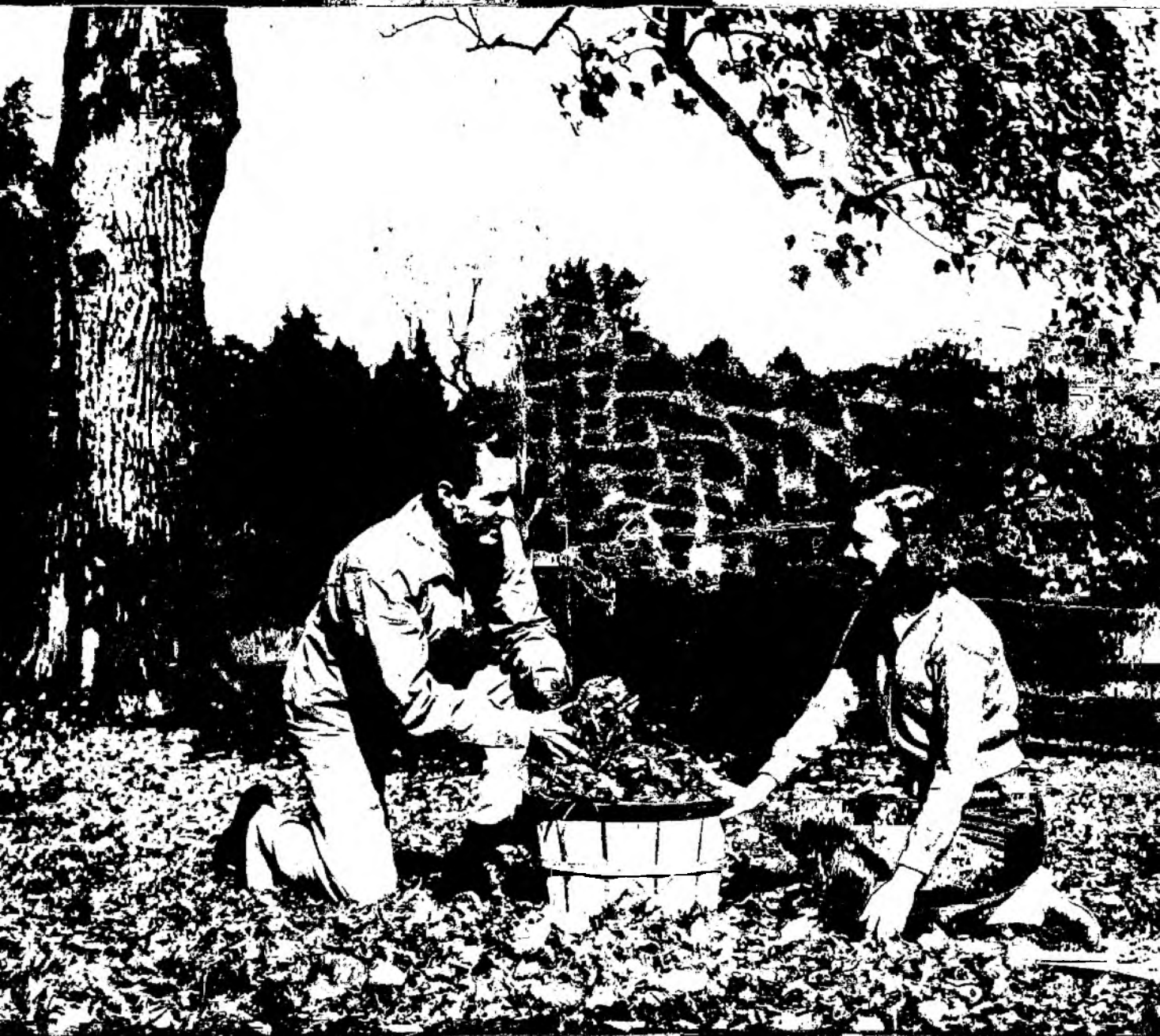


HOME LIFE

October • 1945



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

Unveiled in October, 1886 on Bedloe's Island in New York harbor, the statue of "Liberty Enlightening the World" stands today with even deeper meaning to our nation's returning sons and daughters than ever before. To Americans, it is a welcome symbolism of home. To foreigners arriving in the United States, it is an inspiration.

The young man shown on our cover might easily typify any one of Uncle Sam's fighting veterans who but recently passed nearby the Statue of Liberty on his way home. Our association is proud to be able to offer those returning veterans of World War II of our community a specially designed financing plan to make home ownership conveniently possible for them. The details of the plan, which is partially guaranteed by the Veterans Administration, are available here now. We will be glad to answer your questions.

F. J. Vandenburg, Secretary

NILES FEDERAL SAVINGS AND LOAN ASSOCIATION

302 E. Main Street, Niles, Michigan

THE ANSWER TO YOUR SAVINGS PROBLEM

MR. AND MRS. STRAW had extensive plans for a home, a family, travel. Neither of them was extravagant and Mrs. Straw had carefully worked out a quite thorough budget for their use. A set amount was allotted for rent, so much for food, an approximate sum for clothes and so on down to a hoped-for amount for savings. That was the Straw budget in theory, but in monthly practice they usually found their savings amounting to whatever was left over at the end of the month—too often much less than they had anticipated.

For just such people as the Straws, our systematic savings plan offers a solution. You decide how much you want to save each pay day. Then as you make your regular payments, they are recorded in your passbook. While in our association, your funds do not lie idle. Invested largely in first mortgages on homes of this community, your money actually works for you, bringing in regular returns to add consistently to your total savings. You'll be surprised to see how quickly your funds grow

You have the assurance of sound management and safety for your money, too. We believe the American home to be one of the best investments for your funds. Then too, your savings are quickly available if an emergency need for them arises.

Plan now for your future security and happiness. Start a savings account with our association. We will be happy to explain our systematic savings plan to you in detail. Won't you come in soon?

PLANS COME OUT OF FOXHOLES

Perhaps home has never meant so much to so many as it does right now. The American home has been spared actual bombings and shellings of World War II, but it has suffered hardships from almost four years of an upset way of life. Some families, separated for so many weary months or years, are being reunited now. Others anticipate a homecoming "for keeps" not too far away.

During the war, few new homes were constructed, few repairs permitted, and only a limited amount of household furnishings and equipment made available. Americans have been coasting on already developed housing facilities.

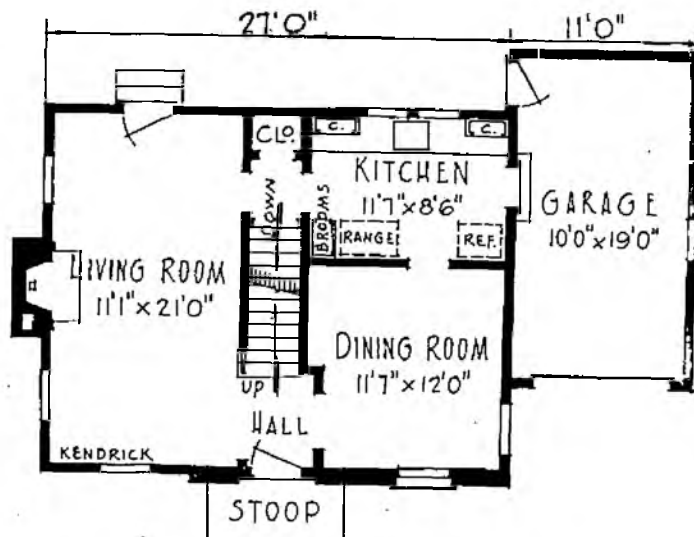
But it has been predicted that,

in the post-war era, the American home will experience innovations and improvements to make it the most livable, most practical, most beautiful we have yet known.

One of the primary purposes of our savings and loan association is to encourage home ownership for the families of this community. We offer a home financing plan that can be carried on moderate monthly payments, much as you pay rent. Your family has the privilege, from the time of the opening of the loan transaction with our friendly association until its conclusion, of living in its own home. We invite your inquiries and will be glad to explain our long-term loan plans to you in detail.

GRACIOUS, comfortable living is planned for in this six-room home with its large living room with a fireplace and access to a back terrace, a center hall and stairway, the separate dining room, an attached garage and its three bedrooms.

The exterior of the home is pleasing, too, with simple but effective architectural lines. There is a minimum of offsets (keeping down building costs) but the shingled siding, shutters and front gable counteract successfully the possibility of too severe exterior lines.



National Plan Service

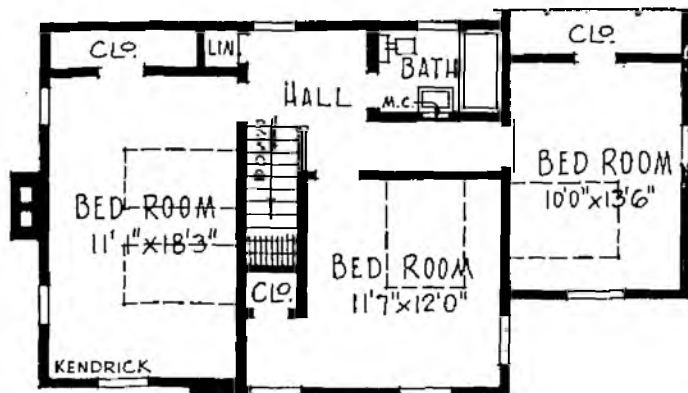
COLONIAL CHARM

The living room is ideal for enjoyable family life and for entertaining large groups. Windows and a French door face three different directions, giving assurance of a light, sunny room.

In fact, all the windows in this home are well placed, both for beauty on the outside and for ventilation. Two of the bedrooms have three windows, and all of them have cross ventilation, a desirable factor to consider in planning upstairs sleeping rooms. Five closets—one downstairs—offer a maximum of storage space.

Foundations are now being laid for new homes. If your family is thinking of building, why not start planning your peacetime home now? Our organization would be glad to help you work out the best financing

plan for your own home. We welcome the opportunity to discuss with you a financing program suited to your particular needs. Just stop into our office and ask to speak to one of our officers about a home loan.



**CUBIC
FEET
20,125'**

Science's outstanding triumph in 1921—
the first factory-built home receiver, com-
plete with earphones.

IT ALL BEGAN

25

YEARS AGO



KDKA's personnel and
equipment for America's
first radio station broad-
cast on Nov. 2, 1920.

THROUGHOUT one stormy night in 1920, while the usual crowds stood in a driving rain before outdoor bulletin boards to follow election returns, a fortunate few early radio fans—equipped with crystal sets and earphones—were hearing the same returns in the comfort of their own homes.

The broadcast originated in a tiny, makeshift shack atop one of the Westinghouse manufacturing buildings in East Pittsburgh. There was no studio. A single room accommodated transmitting equipment, turntable for records, and the first broadcast staff to announce the returns of the Harding-Cox presidential election. Broadcasting began at six o'clock election night and continued until noon the following day, even though Candidate Cox, hours earlier, had conceded the election of Senator Harding.

Between returns and occasional music, listeners heard this request over and over again: "Will anyone hearing this broadcast communicate with us, as we are anxious to know how far the broadcast is reaching and how it is being received." The KDKA broadcast was a national sen-

sation, publicized by newspapers all over the country.

Construction of the first radio station, and with it radio broadcasting as it is today, stemmed from a \$5.00 bet made by the late Dr. Frank Conrad. In 1915, to settle a bet on the accuracy of his \$12.00 watch, Dr. Conrad had built a small receiver to hear time signals from the Naval Observatory at Arlington, Virginia.

Fascinated by his new hobby, Dr. Conrad turned next to construction of a transmitter which he installed on the second floor of a garage at the rear of his residence. First official record of this station appears in the August 1, 1916 edition of the Radio Service Bulletin issued monthly by the Bureau of Navigation of the U. S. Department of Commerce, radio licensing agency of that day.

Security precautions brought cancellation of all amateur licenses, including Dr. Conrad's, April 7, 1917, one day after the United States entered World War I. This ban was lifted October 1, 1919.

Radio messages, in the early days of the business, were chiefly discussions of the kind of equipment being used and results obtained. Bored by

this monotonous routine, Dr. Conrad, on October 17, 1919, placed his microphone before a phonograph and substituted music for voice.

The music saved Dr. Conrad's voice, and it also delighted and amazed "hams" all over the country. Mail, heavy previously, now became a deluge with requests that records be played at special times so that the writer might convince some skeptic that music really could be transmitted through space.

Specific requests were played as long as this could be arranged but the demand was so heavy that within a few days Dr. Conrad was forced to announce that, instead of complying with each individual request, he would "broadcast" records for two hours each Wednesday and Saturday evening. This is the first recorded use of the word "broadcast" to describe a radio service.

These broadcasts soon exhausted Dr. Conrad's supply of records. A music store in Wilkinsburg, his home town, offered a continuing supply of records if he would announce that the records could be purchased at this store. Dr. Conrad agreed and thus gave the world its first radio advertiser—who promptly found that records played on the air sold better than others.

By late summer of 1920 interest in these broadcasts had become general

and widespread and the first station to present the world's first regularly scheduled broadcast was authorized for the election.

Quick to recognize the seriousness of programing a service so widespread in its coverage and so intimate in its appeal, KDKA immediately established a strict system of program control.

These self-imposed regulations have endured without change to the present time and have become a pattern for all broadcasters. They promised:

To work hand in hand with the press.

To provide programs of interest and benefit to the greatest number.

To avoid monotony.

To assign distinctive features regular times for the convenience of listeners.

To operate a daily service of regularly scheduled programs.

Then began a series of radio "firsts." The world's first regularly scheduled radio church service was also broadcasting's first remote pick-up. With it Dr. Edwin Jan van Etten, then rector of Calvary, became the original radio preacher.

Recalling the broadcast, Dr. van Etten declared: "All was going well, but on glancing at the choir I discovered strange faces and noted unusual antics.

"It was not until later that I learned these were engineers—one a Jewish lad, the other an Irish Catholic—garbed in surplices to make them inconspicuous in the midst of my Protestant Episcopal Choir.

"Even now, as I think of their presence there, it seems to me that they symbolize the real universality of radio religion."

On April 11, 1921, the first sports event was broadcast—a 10-round no-decision fight between Johnny Ray and Johnny Dundee in Pittsburgh's Motor Square Garden.

May 19, 1921 marked the launching of the first government market reports broadcast, thus laying the groundwork for all future farm programs. Prices included: Eggs, 30c a dozen; butter, 37½c a pound; and potatoes, \$1.75 a bushel. The Farm Service introduced many new features, among them cotton quotations, added at the insistence of listeners in the deep South; and a regular schedule of recipes and home-making hints for farm wives, fore-



Early shot of the col-
lec-
tion-
era in 1923
depicts a gay afternoon
of "listening in" on a
one-tube, battery set.
This picture was made
in hopes of interesting
more people in radio lis-
tening. Believe it or not!



Glamorous enough for
television—these radio
entertainers of the 20's!

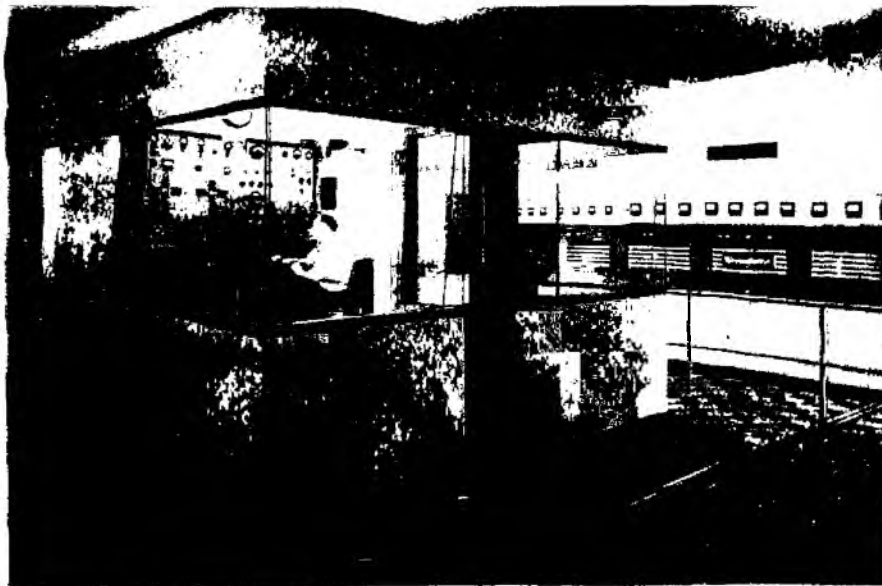


"Spike" Shannon starts the day with an early morning
Pop Program. The clock on the wall says ten to three—a
very early morning in 1924!

runner of the Farm and Home Hour.

Since all programs were originated as phonograph records or from outside points, there was no necessity for a studio for this first radio station. However, when it was decided to add music to the program structure, studio facilities were sought. As an experiment, a tent was pitched atop a roof for summer use, until it was blown down in an early autumn gale.

Some of the strangest happenings of radio history took place in this first tent studio. One evening, a well-known tenor opened his mouth wide to sing a full, high note and almost swallowed a bug. A regular 8:30 p. m. feature of the station was the whistle of a passing freight. Once, a stray dog raced into the studio upsetting the mike and causing general pandemonium.



The orderly interior of a modern 50,000-watt transmitting station. Most of the broadcasting equipment is behind panels at the right. The control room is glass enclosed.

During radio's pioneering days, one engineer had the embarrassing experience of breaking into the Lord's Prayer during a broadcast with a monotonous "one, two, three—testing."

The power of broadcasting in influencing public opinion was early recognized and with it, equal availability of air time for all political candidates was established, inaugurated with free time for candidates of all major parties in Pittsburgh primaries for mayor. This non-partisan radio attitude is now demanded of all stations by iron-clad rule of the Fed-

eral Communications Commission. Under present rules, time may be either free or paid, but the policy must be identical for all candidates.

First Catholic radio services were presented by the Rev. Thomas F. Coakley from Old St. Patrick's Church in Pittsburgh. Father Coakley recalls how listeners, noting that the collection was omitted from the radio service, sent their contributions by mail.

With broadcasting well on its way, Dr. Conrad in late 1920, turned his attention once again to his amateur station and to shortwave. With his experiments came a better understanding of the behavior of shortwaves and the shortwave band soon became a favorite realm of radio research. Without these frequencies, there would have been, among other

requirement for radio transmission—and physical limitations of the process were retarding television development when, in 1923, Dr. Vladimir K. Zworykin introduced electronics television pickup which led, after extensive development, to the iconoscope, eye of the television camera. Six years later, Dr. Zworykin demonstrated the kinescope which eliminated mechanical scanning from receiving as well, thus providing the first all-electronic television system. Today the iconoscope and kinescope, both adaptations of the cathode ray tube, are standard television equipment.

The first popular-priced home radio receiver was a tiny crystal set, six by six by seven inches in size. It employed earphones, had a range of from 12 to 15 miles, and sold for \$25.00. Six months later two improved models, one with a vacuum tube and the other a self-contained home radio receiver were made ready. The latter was a table-cabinet model with a built-in loudspeaker and several vacuum tubes, the first receiver to take on the familiar appearance of today's set. Two years later came the introduction of the tube which eliminated batteries and made possible radio reception using ordinary house current, a fundamental principle of all modern radio.

As early as 1920 frequency modulation in broadcast operation was being employed. Recently plans have been announced to inaugurate a new system of television and FM radio broadcasting from stratosphere airplanes cruising six miles in the air. If this is as successful as is indicated, Stratovision would make coast-to-coast television and FM broadcasting possible at a reasonable cost and would permit these services to be broadcast to even the most isolated farm homes many years ahead of any previously suggested system.

It has been said that two things, more than any others, are responsible for broadcasting—first, better understanding of the vacuum tube and its uses; and second, realization that radio is a universal service. Radio broadcasting, grown from a modest 100-watt transmitter and a handful of crystal-set listeners, into a billion-dollar-a-year industry with 60,000,000 sets in use across the nation, this year observes its 25th birthday.

RUSSIANS ARE PEOPLE

and a lot like us

By

Richard E. Lauterbach

LIFE Correspondent, Author of "These Are the Russians"

DESPITE the sharp differences between our forms of government and our economic systems, the Russians are very much like Americans—as people. Much of this similarity springs from the fact that we are both relatively new nations made up of many peoples living in big, rich countries which are still “lands of opportunity.” We like to talk big, plan big and act big; so do the Russians. They admire almost everything American, and in many ways have tried to model their industrial growth on the U. S. pattern. They are extremely grateful for our material aid during the war, and every Russian that I met was fully aware of how much American help meant to their nation when things were black in 1941-42.

The Russians are fond of gadgets and speed; they have a great yearning for progress even though they are still a poor people. They eat less than we do, and dress in old clothes—but after the war they believe these things will change for the better. In the U. S. each worker dreams of having his own home, a car, and a washing machine, of being able to send his kids to college. The Russian worker or farmer looks forward to the same goals. He longs to study and become an engineer or a supervisor so that he can earn more money, better food, and live in a finer house. He wants to own his own home, a washing machine and an automobile. Yes, even in socialist Russia a man can own his own home, car, furniture, chickens, cows, garden and a small amount of land. And he can pass it on to his family when he dies, too.

Like ourselves, the Russians are a pioneer people, fond of exploring new territories and developing them. They have a lusty sense of humor which is not unlike ours. Incidentally, they are crazy about Hollywood movies (especially Deanna Durbin); they laugh at our comedies and hum our songs. I have heard them singing “Coming In on a Wing and a Prayer” and “Don’t Sit Under the Apple Tree.”

The Russians love to watch sports and to play them. Crowds of 100,000 and more attend football games and track meets in the Dynamo Stadium in Moscow. They have some fine skiers, swimmers, runners, weight throwers, and after the war Soviet athletes hope to play against our best teams.

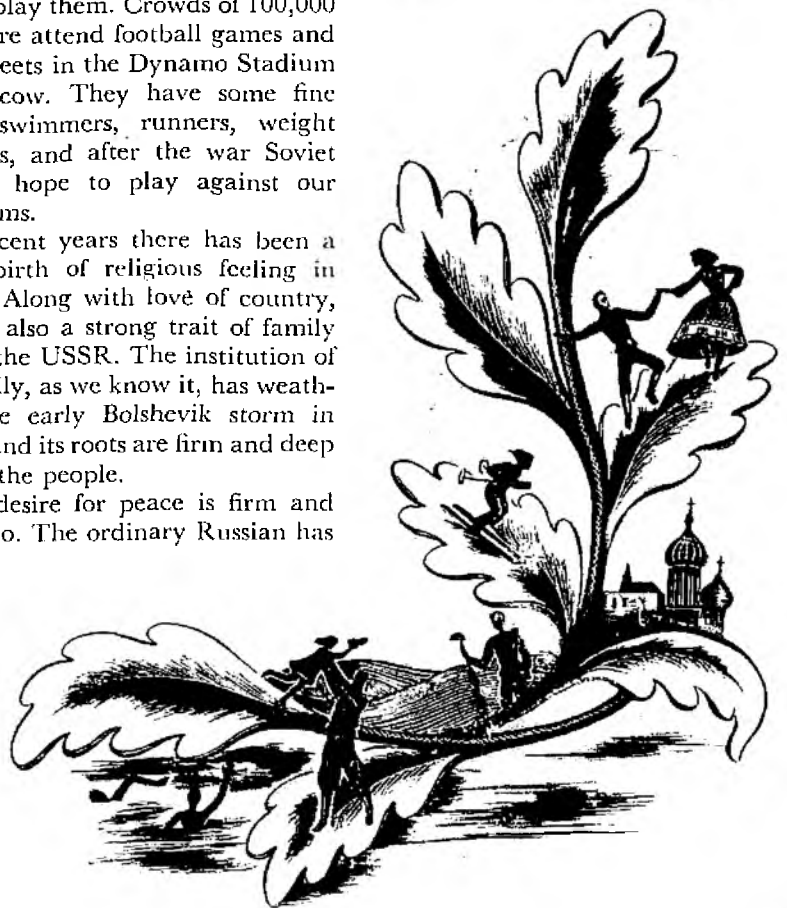
In recent years there has been a real rebirth of religious feeling in Russia. Along with love of country, there is also a strong trait of family love in the USSR. The institution of the family, as we know it, has weathered the early Bolshevik storm in Russia and its roots are firm and deep among the people.

The desire for peace is firm and deep, too. The ordinary Russian has

just as much of a “live and let live” attitude about the rest of the world as the average American. He has plenty of work to do in his own country, plenty of land, plenty of natural resources. There is much more equality of economic opportunity in Russia than most Americans know about. There is no discrimination because of color or race. And not even in America have women been given such equality in all fields—politics, medicine, science, government, etc. There is universal free education, literally from the cradle through college.

Many Americans have the notion that all Russians receive the same pay no matter how good they are. This is not true. As in the U. S., there’s no kick coming in the USSR when another man makes more money, lives better and has more privileges—if he earns it.

Americans and Russians have cooperated well in fighting a war against Fascism and oppression; there is no reason they can’t remain good friends and fight together for peace and plenty.



ARE YOU, TOO, PLANNING TO BUILD A HOME?



PLANNING a new home is undoubtedly one of the all-absorbing interests of a great majority of American families today. They lived in crowded and unsatisfactory quarters during the wartime years, simply because there weren't enough desirable homes to house the nation.

But now that both the German and Jap enemies have surrendered and building restrictions are being lifted these families can, for the first time in years, make definite plans for their future homes.

Home builders of 1945 and the years ahead should choose the architectural style that appeals to them—keeping in mind their particular

home site, appropriateness in relation to the other homes in the immediate vicinity, and estimated construction cost. When all these factors are taken into consideration, there's usually quite a wide variety of home styles remaining from which the prospective builder and his family may choose.

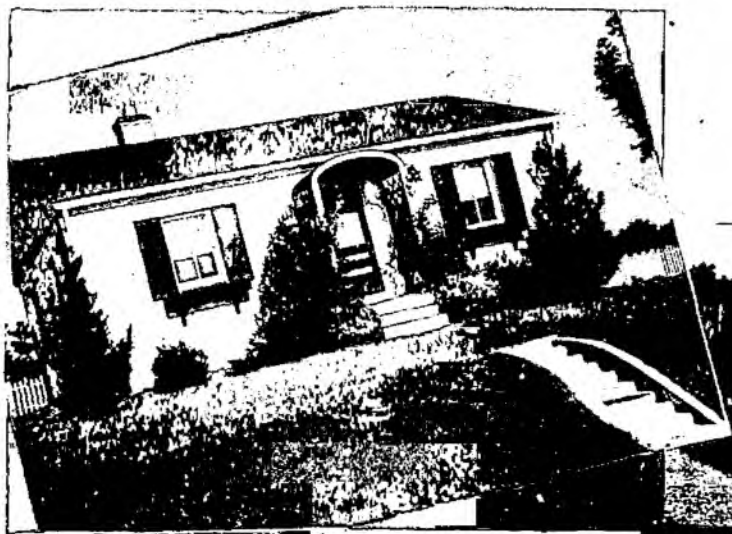
Leaders in the building industry are predicting that most of the first new homes erected will be of traditional architectural styles that were popular prior to 1941—such as Cape Cod, Colonial and English. A number of homes are shown on these two pages, with the thought that you might pick up an idea or so from these illustrations for your home.

Our association is especially interested in your plans for building a new home because we have funds available now to finance home loans to dependable citizens who are sincere and earnest in their desire for home ownership.

We are specialists in this particular field and because of our years of experience in making practicable, worry-free home loans to local folks, we feel that we are well qualified to help you plan the financing of your home in a manner that will be highly pleasing to you. Any one of our officers or staff members will welcome an opportunity to explain to you just how our loan plans could be adapted to meet your needs.

Ewing Galloway, 2 photos





The home pictured immediately above this caption and the one on its left were photographed by Max Tatch. All the other homes shown on this page were photographed by Ewing Galloway.



THE *American* WAY OF DOING THINGS



DOC SUNSHINE. That's the name given this friendly Coast Guard mascot by the wounded aboard a Coast Guard-manned transport. "Doc" trots from bunk to bunk, shaking paws and telling the boys "things are getting better every day."



CROSSROADS. This bewildering signpost at a road junction on a Pacific base was encountered by a Coast Guard Combat Photographer from an LST which put troops and equipment ashore on the island. It seems to prove that wherever the war carried America's fighting men, they still retained two characteristics—a sense of humor and a yearning for home.



Some of the natives in Okinawa were quite friendly—the little white goats scampered about and took the invasion philosophically, especially after they had sampled a tin or two of K rations. For a while, there was some danger that this photographer's camera was to be the next item on the menu!



WIVES TAKE NOTE! If Coast Guard Cook Harold E. Paul is typical of the servicemen who have been whipping up the eats in World War II, wives and mothers had best serve some pretty high-class pies and things when these new masters of the culinary arts come home. Harold seems to be almost smug about the pies he is baking in the oven of a Combat Cutter!

WHEREVER America's fighting men went during World War II—no matter how remote the location—they took with them, along with uniforms, rations, guns and orders, inborn American characteristics such as these:

Friendliness towards refugees and peoples of invaded lands; resourcefulness and thrift in making the most of what was at hand; humor to see them through many a grim actuality; and

a strong attachment to home and the people at home, evidenced in innumerable ways—a pack of letters, a pin-up picture, a prized memento or remembrance.

These are things our Army, Navy, Coast Guard and Marines took with them overseas. They are components of the American way of life, that those of us at home should have preserved as well as they did for the day of their "homecoming for keeps."



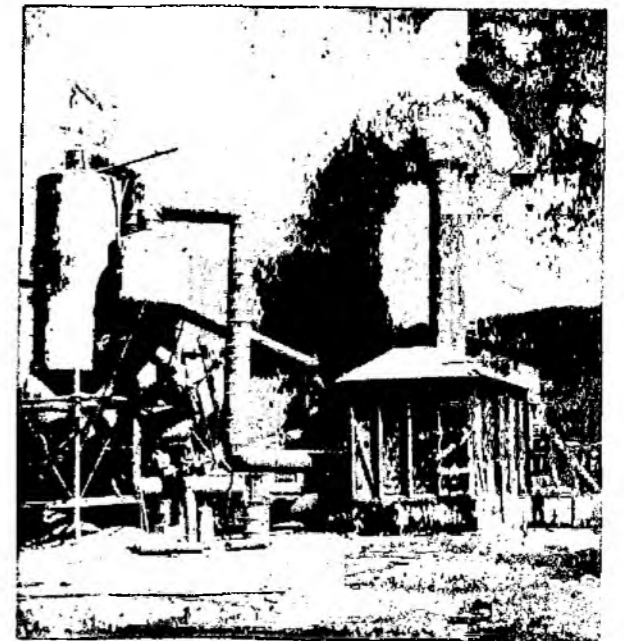
"Steady, mate. Don't foul up the rigging." Always ready, three Coast Guardsmen man the safety pins and meet a crisis for a refugee "pin-up girl" aboard a troop transport steaming out of the Pacific war theatre. Hands toughened by handling winches and cables may fumble a bit on this delicate operation as they tackle a job of "shemanship" that was never covered in the Bluejackets' Manual.



THEY'RE NEVER WASTED. Transported across the Pacific, empty oil drums stacked up by the thousands on an island base. Their first duty served—fueling the machines of war that helped defeat Japan—these empties didn't rot away. End to end, they were laid for sewer pipes or hoisted for smoke stacks. Other empties were used in making bomb shelters, legs for water tanks, incinerators, outdoor fireplaces, and reflector poles on light poles.



CHOW DOWN! Yes, it'll be down in a hurry as soon as "Mike" gets the word to dig in. The napkin, of course, is a phony. Coast Guard mascots, like their shipmates aboard the transports, scoff at anything as high-toned as that. Mike specializes in ham bones, but he'll gobble the soup and the celery and yip for seconds.



SALVAGING "EMPTIES." Emptied oil drums were used to advantage in this asphalt plant on a far Pacific base. A neat welding job produced these huge oil-conducting coils and tall smoke stacks. We, too, have a responsibility on salvaging. Our empty tin cans and wastepaper are still needed desperately—let's follow the example of our servicemen and salvage everything that can be used again.

Neighbors

tell

me . . .



TO EXTEND the wearing period for shirts, cut patches from the tails and reinforce points of stress or patch worn places with them. When cutting patches, you might just even the shirt tail, then the garment can serve equally well worn outside the trousers or tucked in.



For a delicious accompaniment for bacon and eggs, try frying three-fourth inch slices of apples in bacon fat. They can be fried on one side of the pan while the eggs are fried on the other side.

Because the shock of freezing shrinks and hardens wool, it is usually best to dry woolen washables indoors in cold weather.

Restitch rips in seams as soon as they occur, and rework torn or too large buttonholes. Remember that all repair work should be done before laundering, as a small rip may become an unsightly tear in laundering.

Always place oven racks in position before preheating the oven. They are easier to handle when cold, and it's wasteful of heat to leave the oven door open while adjusting hot racks.

Drawers that stick will work smoothly if you rub the edges with floor wax.

When storage space is limited, try using square containers rather than round ones. They fit together closely. This idea is especially practical for storing food in freezing units and lockers where space is much too valuable to waste. As much as a third of the locker space may be left empty when round cartons are used.



You can dress up your favorite rolled cookies by pressing a piece of old-fashioned cut glass across the dough after it has been rolled. Then cut to desired shapes and bake.

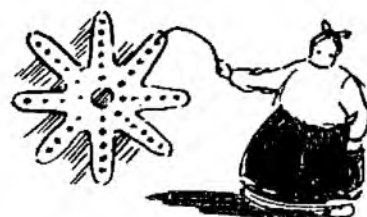
Hollow out a large dill pickle with an apple corer and fill it with a soft cheese. Let chill, then slice across in one-fourth inch slices. Serve with a cold meat platter or salad.

An easy way to stiffen a belt is to use the package "mending tape." Press it on the back of your belt, following the instructions on the package.

Washing machines, electric mixers or other household motors kept in a cold place should be brought into a warm room a few hours before using. Otherwise the oil or grease may be too stiff to lubricate properly.



After you have addressed a package for overseas, paint on a coat of colorless nail polish to protect the address from blurring in shipment.



A suitable tool for cleaning openings in gas range burners is a fine wire. Toothpicks are often used, but there is always the danger that they may break and further clog the burner.

To make your soap go as far as possible, try measuring it to determine just exactly how much or how little you need for a washer of clothes or the dinner dishes. Taking a few seconds to measure in a spoon or cup the amount of soap you know will give the best results will be a real help in stretching your soap supply.

PEACETIME BONDS

THE WAR is over. Victory is ours. Our American fighting men and women will be on their way home just as soon and as quickly as possible. Each day brings a rebirth of pre-war products, the lifting of wartime restrictions, forward steps in reconversion.

The winning of the war was a tremendous job well done. The sound development of the peace will be an unprecedented job. People of America have proven what they can accomplish as a nation. A glance at the Seven War Loan totals drives home that fact. In every one of the seven campaigns, the quotas were oversubscribed. The percentage of subscriptions in the first was 144; in the second, it was 143; in the third, 126; the fourth, 119; the fifth, 129; the sixth, 154; and the seventh and last had the largest percentage of all, 188.

Today America meets a new challenge in the change from wartime to peacetime living. In conjunction with that challenge comes the Eighth Bond Drive—this one a Victory Loan. The destruction wrought by war has been stopped but the reconstruction so vitally needed after war is just beginning.

A recent survey conducted in Detroit by the Treasury Department disclosed that a majority of the people there would like to continue the payroll deduction plan of savings popularized by the War Bond drives.

At the wartime peak last year nearly 28,000,000 Americans—almost one out of every two on a payroll, including those in the Armed



Forces, and one out of five in the entire population—were buying War Bonds by this method.

The widespread feeling, indicated by the survey replies, that the money saved, if not deducted from their pay envelopes, would have been spent otherwise is significant from an anti-inflation point of view in that billions more would probably have gone into the purchasing stream.

Peacetime use of America's money invested in Bonds is vital for hospitalization and rehabilitation of servicemen and in financing well-earned privileges granted them by the G. I. Bill of Rights.

Bonds are a saving and an investment; they are for the future, when the money should go for those investments or purchases that require long saving. Of course, in case of a

real emergency they could be used to provide necessities, but primarily they are a kind of family capital not to be drawn upon for ordinary spending. Some of the really big things that the money you save in Bonds can buy for you are—education for your children, a home or farm, a new business, household goods, farm equipment, travel, an automobile, debts and taxes and a reserve for the future.

Planned thrift is an admirable characteristic. World War II has shown us that the American people can be a thrifty people. The challenge of peace is to sustain that trait. The encouragement of thrift is one of the primary purposes of savings and loan associations such as ours. Buy more bonds! Keep those you have! Practice thrift!

This is a reminder to mail your holiday parcels to servicemen overseas before October 15. For the month from September 15 to October 15, Christmas packages will be accepted by the post office department without requests from the serviceman. Watch your local newspapers for specifications regarding your Christmas parcels.

RECONVERSION AT HOME

you want them will be two of the most important factors in the success of your remodeling.

Still another point that you must consider is how your family can best carry the extra expense of the materials and labor involved in your "reconversion." Our association is now refinancing home loans to include planned remodeling costs. Our loans are worked out to suit individual incomes and living expenses, so that monthly repayments on the loan can be made without sacrifice of some other necessities or pleasures.

We would be pleased to have you come in and talk over your home modernization plans with us, and we believe that you will be pleased with the assistance, both advisory and financial, which we can offer you.

We are showing "before" and "after" pictures of three problem rooms, hoping they may inspire you to start action on your own rooms you never want the guests to see!

IN ADDITION to present day re-conversion in industry, there's a great activity starting in the business of "converting" homes or problem rooms into more efficient, more pleasing living quarters. Thousands of families put up with inconveniences and drabness during the war years while building materials and home furnishings were so very scarce if not actually unobtainable. But now

many of these folks are beginning to do wonders in making over their homes.

If you, too, have one or more problem rooms, surely it will be possible now to find a satisfactory means of correcting the shortcomings, and still avoid spending more than you can afford. Careful advance planning of your remodeling and the courage to be original and finish the rooms as



▲ Then

Now ►



The need for more storage space was the chief reason for remodeling this room, so the built-in "book-wall" solved the problem nicely. Because the studio couch is fitted into a niche built for it, a most pleasing effect of a planned unit is achieved. A "suspended" desk hangs from the ceiling, at the left. Tailored, light-toned slip covers for the couch and pillows add brightness, and a Venetian blind modernizes the room.



◀ Then



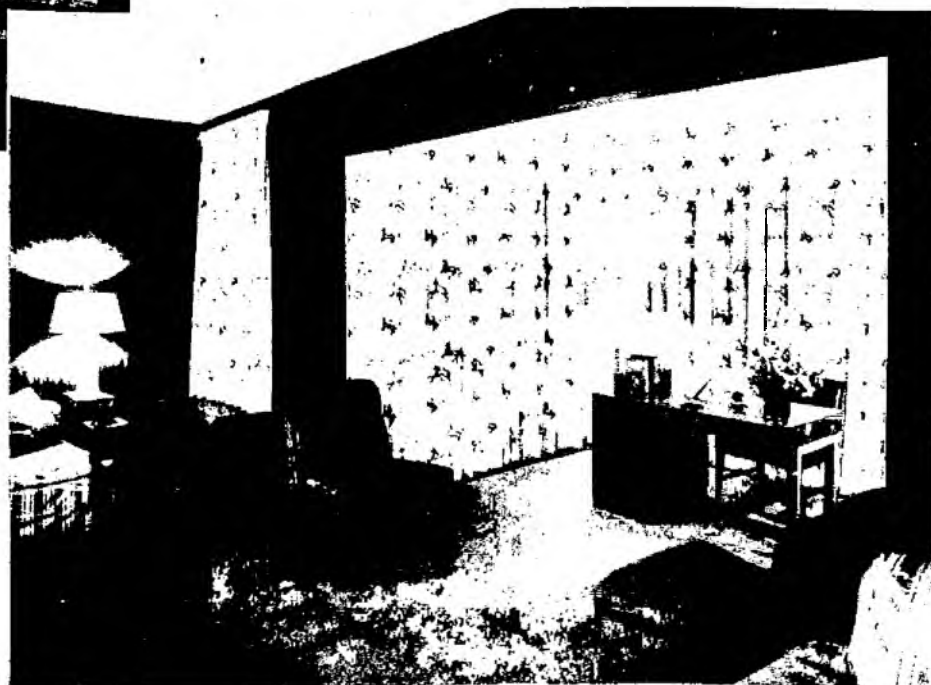
Now ▶

It was always a struggle to persuade John and Jimmie to play in their own room, rather than clutter up the living room with model planes and what not, until their room was remodeled on a nautical theme. The walls were painted a dark blue, and the pile rug was replaced by a blue linoleum rug which mother finds much easier to keep clean. Double deck bunks give much more open floor space which suits the boys perfectly. The red fishnet curtain needs no ironing. A big "sea-chest" for toys helps keep the room tidy.



▲ Then

Now ▶



The sharply contrasting dark molding gave a cluttered effect in these two adjoining rooms, so the first step in the remodeling was to paint all the walls and woodwork gray blue. The broad sweep of the new drapes gives the effect of pulling the three chopped-up walls together. Scatter rugs were replaced by a grey-green carpeting which covers the floors of both rooms and gives a further illusion of an extended living room, rather than two separate rooms.



A lacy fringed scarf that is a bit quaint, but flattering to women of all ages. Crochet in bright colors and wear for winter sports or in soft pastel colors for evening wear. This smart accessory is quickly and easily made from directions given below.

FRINGED SCARF

Materials Required: Seven $\frac{3}{4}$ -ounce balls of wool yarn, and bone crochet hook No. 7.

Use single strand. Gauge—five stitches make 1 inch. See abbreviation chart on this page.

Starting at narrow end ch 76.

1st row: Sc in 2nd ch from hook, * ch 1, skip 1 ch, sc in next ch. Repeat from * across. Ch 3, turn.

2nd row: *Dc in next ch-1 sp, dc in next sc. Repeat from * across. Ch 1, turn.

3rd row: Sc in 1st dc, * ch 1, skip 1 dc, sc in next dc. Repeat from * across. Ch 3, turn.

Repeat 2nd and 3rd rows alternately until piece measures 32 inches ending with the 3rd row. Break off. Block piece to measure 15 x 36 inches.

Fringe . . . Cut six 7-inch strands. Double these strands forming a loop. Insert hook in a ch-1 sp on narrow end and pull loop through; now draw loose ends through loop and pull tightly. Make a fringe in each ch-1 sp on each narrow end. Trim fringe evenly.

CROCHETED SCUFFS

Materials Required: Four 60-yard balls white (or any desired color) pearl cotton thread, size 5; two 60-yard balls black (or any contrasting color, size 5; steel crochet hook No. 5; one skein each of yellow, medium blue, Turkey red, and pink six-strand mercerized embroidery cotton.

SOLES

Work inner section in white and under section in black. Ch 65 (59-71) 3 d c in 4th st from hook, 2 d c in next st, 1 d c in each of the next 58 sts (52-64) 2 d c in next st, 3 d c in last st, working on other side of ch, 2 d c in next st, 1 d c in each of the next 58 sts (52-64) 2 d c in next st, join in 1st d c.

2nd Row—Ch 3, 2 d c in same space, 2 d c in each of the next 5 sts, 1 d c in each of the next 58 sts, (52-64) 2 d c in each of the next 7 sts, 1 d c in each of the next 58 sts, (52-64) 2 d c in next st, join in 1st d c.

3rd Row—Ch 3, 2 d c in same space, 2 d c in each of the next 6 sts, 1 d c in each of the next 30 sts, (27-33) 1 s d c in each of the next 16 sts, (13-19) (s d c: thread over, insert in st, pull through and work off all loops on needle at one time) 1 d c in each of the next 17 sts, 2 d c in each of

Avoid That Last Minute Rush . . .

Start now to make a few lovely, handmade gifts for very special friends or family members. Time required? Just a few hours you will never miss . . . Expense involved? Negligible . . . Pleasure your gifts will give? Very, very much indeed.

ABBREVIATIONS

ch chain
 s c single crochet
 d c double crochet
 sl st slip stitch
 st (s) stitch (es)
 sdc short double crochet

sp (s) space (s)
 rnd round
 * (asterisk)—When this symbol appears, continue working until directions refer you back to this symbol.



Almost any career woman or school girl, at the end of a long, active day, would love to curl up in an easy chair and slip her feet into these comfortable scuffs. An easy to make gift and a practical one, for these slippers are rugged. They can be washed time and again. Detailed instructions for crocheting them are given on these pages.

the next 11 sts, 1 d c in each of the next 17 sts, 1 s d c in each of the next 16 sts, (13-19) 1 d c in each of the next 30 sts, (27-33) join in 1st d c.

4th Row—Ch 3, 2 d c in same st, * 1 d c in next st, 2 d c in next st, repeat from * 5 times, 1 d c in each of the next 31 sts, (28-34) 1 s d c in each of the next 20 sts, (17-23) 1 d c in each of the next 15 sts, * 2 d c in next st, 1 d c in next st, repeat from * 9 times, 1 d c in each of the next 15 sts, 1 s d c in each of the next 20 sts, (17-23) 1 d c in each remaining st, join in 1st d c.

5th Row—Ch 3, 2 d c in same st, * 1 d c in each of the next 2 sts, 2 d c in next st, repeat from * 5 times, 1 d c in each of the next 34 sts, (31-37) 1 s d c in each of the next 97 sts, (94-100) 1 d c in each remaining st, join in 1st d c.

6th Row—Ch 1 and work 1 s c in each st, break thread. Work another section in same manner. Cut out cardboard shape of sole, insert between crocheted sections and sew together.

VAMP

With White, ch 30, d c in 4th st from hook, 1 d c in each remaining ch, ch 3, turn.

2nd Row—Work 1 d c in each d c, ch 3, turn.

3rd Row—Work 3 d c in 1st and last d c, working 1 d c in each remaining st, ch 3, turn.

Repeat last 2 rows 8 times, then work 1 row even, break thread. With Black, work a row of s c around edge of vamp. Embroider vamp with lazy daisy flowers scattering flowers as desired. With yellow, work centers of flowers in satin st.

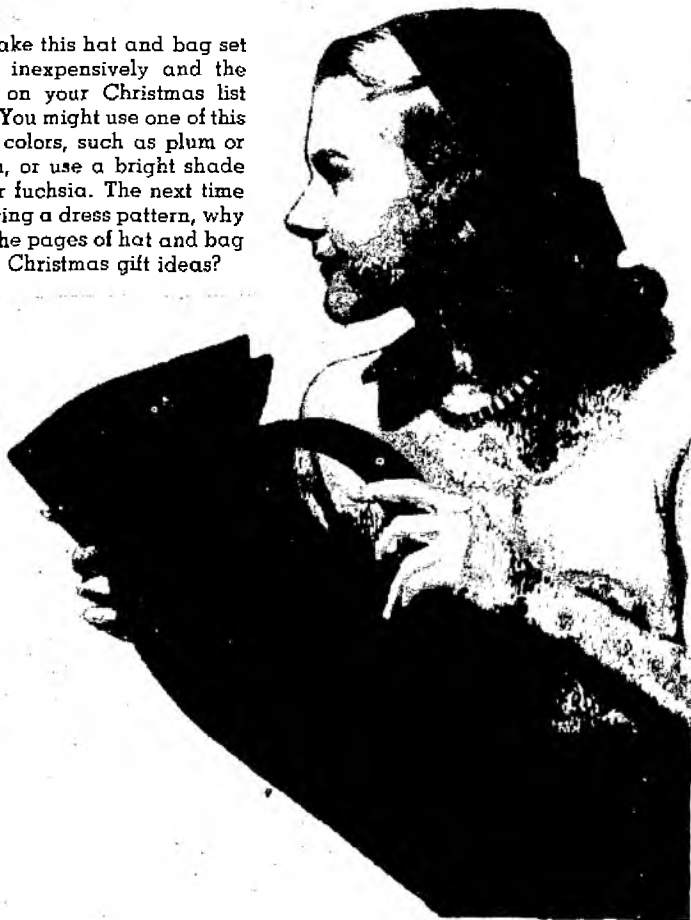


Entertaining is much more fun with the proper setting, and here's a charming pastel luncheon set bordered by white organdie and color-splashed with floral appliques.

You may be able to find enough

organdie in your scrapbag for this set. The flowers are cut from chintz and blind-stitched in place on table mats, runner and napkins. Luncheon sets give quite a lift to your laundry problems, too, for the individual pieces are easy to handle.

You can make this hat and bag set easily and inexpensively and the young girl on your Christmas list will love it. You might use one of this year's rich colors, such as plum or forest green, or use a bright shade of scarlet or fuchsia. The next time you are buying a dress pattern, why not turn to the pages of hat and bag patterns for Christmas gift ideas?



A PLACE for everything is the first yardstick in planning home storage space for canned foods. Fruits and vegetables that have been worth your efforts in growing and canning deserve equal thought in storing.

The three key words of good storage for canned foods are "cool," "dry," and "dark." A proper storage space will avoid warmth that causes any bacteria in the jars to multiply and grow, thereby spoiling the food. At the other extreme, jars in unheated places may freeze and crack if unprotected by carpet, blanket or newspaper wrappings.

The chief bad effect when glass jars of canned food are stored in damp places is that metal lids may rust. Even a little rust makes trouble when jar-opening time comes. Besides, lids that rust are not suitable for re-use. Tin cans, of course, rust in a damp place.

Exposed to light, canned foods fade so that they are less appetizing in appearance. They also lose vitamins. If glass jars of food must be kept on open shelves or in a closet with a window, give them a blackout shield of some kind such as wrapping each jar in a dark paper.

A limited amount of air circulation is desirable, also.

An enclosed cabinet, constructed of good quality materials, fitted with doors and attractively finished, is the

HOME CANNING DESERVES GOOD STORAGE

most satisfactory storage if the canned foods must be stored in the kitchen or other occupied rooms of the house. A simple but less satisfactory storage for canned goods consists of a set of open shelves. They may be permanently fixed in place along the wall or they may be made movable. Each storage unit should be made small enough so that it can be moved without difficulty. Shelves should not be higher than 72 inches from the floor to be reached readily. The separate storage room may be any size and shape; however, it should be at least 4 feet wide and 6 or more feet long.

The spacing of shelves, or the interval between them is made so that there will be a clear space of 2 or 2½ inches above the top of the cans. To avoid a large number of different shelf spacings and to allow for variations in the number and kind of containers, it is recommended that shelves be spaced 7 or 8 inches apart

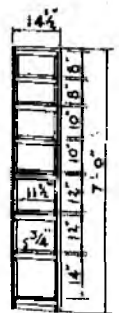
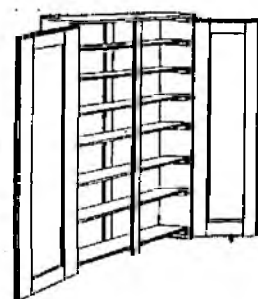
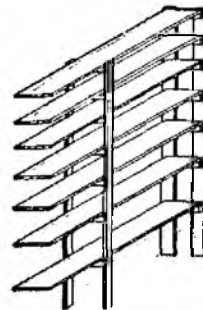
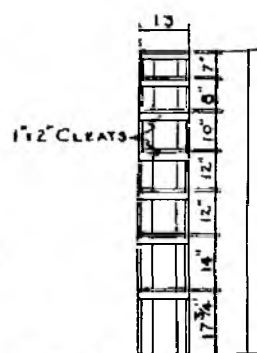
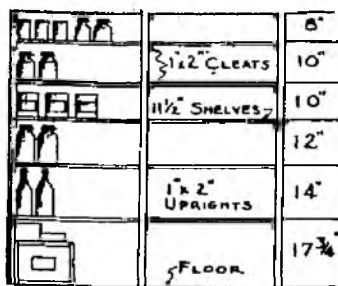
for all small glasses, tins or jars; 10 inches for quarts and large tins; 12 inches for 2-quart jars; and 14 or more inches for bottles, jugs, and stone jars. A uniform spacing of 10 inches is satisfactory for all storage of quart jars of smaller items.

The recommended width (from front to back of shelf) is 12 inches, or 11½ inches if dressed lumber is used. This is sufficient for three rows of jelly glasses or two rows of larger cans. The length of shelving is variable, according to the space available and the amount needed.

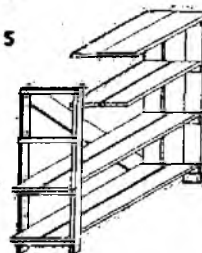
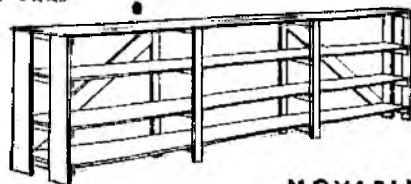
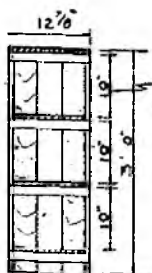
Most recommendations are based upon construction with finished lumber. Upright supports and diagonal braces are usually cut from 1-by-4 pieces, although 1-by-2 will do for very light supports, 2-by-2 pieces are generally satisfactory, and 2-by-4s are all right to use if available. Recommended shelf cleats are 1-by-2s. Shelves are generally made of 1-inch boards. As shelving for canned goods carries a heavy and a valuable load, it is important that the materials used be sound, that the shelves be well nailed and made rigid.

Diagrams for shelving, and for a storage cabinet are shown on this page.

A key list of canned foods—posted on the back of the pantry door—makes it easy to store jars in quick, orderly fashion and saves searching when a certain food is desired.

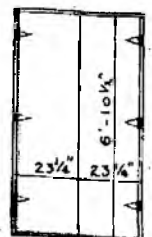


SHELVING FOR CANNED GOODS



MOVABLE SHELVES

STORAGE
CABINET



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Honeymoon
on their
Savings!



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