

SEPTEMBER 1939

# Home Life



ISSUED FOR YOUR INFORMATION AND ENTERTAINMENT BY



**NILES FEDERAL SAVINGS AND LOAN ASSOCIATION**

302 E. MAIN STREET

TELEPHONE 528

NILES, MICHIGAN





OUR OWN  
*Home*

Vacations are over; there is talk of football teams and games to come; and plans for winter activity in most homes are well under way. You'll be spending more time within your own four walls from now on, and maybe you'll have a chance to get caught up on your reading.

Four delightful small homes have been found and pictured this month for your inspection. And if you are thinking of building a small home for your family, look at the compact plan on page ten.

You can travel in your own reading chair, however, this month in a story about Mexico; you can see what chemists are doing in the production of modern plastics and see a fine collection of old jewelry. These are the stories we bring to you in our September issue and we hope that you find them pleasurable reading.

*J. C. Morden, Secretary*

**NILES FEDERAL  
SAVINGS AND LOAN  
ASSOCIATION**

302 E. Main Street, Niles Michigan

# We Have MONEY ★

## FOR YOUR HOME NOW!

**P**ERHAPS you have never been a borrower. For that reason you are not acquainted with the intricacies of the problem of safe loans, interest rates and repayment. Your idea of a mortgagee may be a bearded man with the heart of a Shylock. Once that may have been true.

Today, we recognize that the home owner is the stable, dependable citizen of any community. If he must borrow money on his home, for any number of legitimate reasons, we can be certain that he will make every effort to repay the loan, and clear his property. He will give up practically anything, make every sacrifice to maintain his interest there. We recognize that as the basis for our loan plans.

We are willing to make a sizable loan to him, and arrange for a series of monthly repayments, over an extended period. We discuss the charges incidental to making a loan, and the borrower knows what amount he pays for appraisals and legal procedure. The monthly sum he will pay, adjusted to his income, covers his payment on the principal of the sum and the interest.

Our business is to make good loans. The borrower's interest now and for a time to come is a low-cost loan, which he can repay out of his income. We have that money and we can afford to lend it to him at a reasonable rate because we handle long-term savings of many people. The borrower is safe—the investor is safe—both protected by the home—the most stable investment we know. Our plan fits the home owner's need—his security measures up to our idea of a good risk. We can do business with you.

### Would You Like to Own a Home?

Are you paying rent year after year? Are dollars in your budget giving you only the brief service of one month—to be forgotten and never used again?

Dollars spent in rent can be home purchase dollars if you desire to own your own home and to turn your profitless rent dollars into a permanent investment. Our plan for long-term, low-cost home financing is being used by many families who are putting almost the

same amount they formerly paid for rent into their own homes.

In a few years those homes will be free from any financial obligations and the owners will have a long-term investment which will be an anchor and a security.

Don't pour your rent dollars into the landlord's pocket when you can buy a good investment and a lot of pleasure by putting them into your own home. Come in or write for further details.



Gerald Young

WHEN the traveler directs his auto along the main street of a certain little town in America's Deep South, he must pass a small village church. In passing it, if his eyes are open in search of the new and unusual, he will see a large, handsome, hand-carved sign suspended on nicely proportioned wrought iron hinges from a frame of gracefully arched native oak limbs. In the center of the sign are crossed a hammer and saw, painted silver with yellow handles, and above this is inscribed—"THE VILLAGE WORKSHOP."

A year or so ago there was no sign here and the VILLAGE WORKSHOP, a shop from which comes excellent hand woodwork and fine furniture, was a struggling little one-man occupation eking along at repair work and an occasional new order, in a small basement room. Today, the Village Workshop thrives in a converted house; the front room is a tastefully arranged show room, much after the fashion of an actual

living room, and the other rooms constitute working space. All this belongs to a skillful young artisan, Edward L. Dupuy, Jr., maker of the excellent pieces bearing the Workshop's name.

Mr. Dupuy is responsible for many of his own designs both in furniture and novelty articles such as knitting bag handles, initialed buttons, and book ends. Other of his designs come from the files of such famous designers as Hepplewhite, Sheraton, Chippendale and Duncan Phyfe. His materials, other than finest San Domingan Mahogany, are those native to the region—the various Oaks, Hickory, Maple and Walnut.

Though one of the younger and newer of the woodworking handcrafters, Mr. Dupuy does some of the region's finest work, and like his shop and its output, his excellent reputation is spreading rapidly. All over the nation, and perhaps across the sea, the Village Workshop has sent its arts. On the next page are other examples.



Tulip Back Hepplewhite chair made by Mr. Dupuy as one of an order for a set of eight. Note pegging at joints.



*Hand-carved mantel in the Village Workshop show room. The clock is an authentic antique skillfully restored by Mr. Dupuy.*



*Edward Dupuy shaping a pair of knitting bag handles inspired by the hunts at Tryon. He carves the jumping figure of a horse in full round, and saws it in half.*



*Restoration of an antique chair in the Virginia tradition. The tilt top table is new, after a Sheraton design, and it is entirely hand work done by this craftsman in his shop.*

# YOUR SHARE OF THE MILLIONS

**P**ROFIT dollars—the money earned on money invested—in savings and home financing institutions like this one all over the United States and her possessions for the first six months of this year totaled more than \$95,600,000.00. More than six and a quarter million people received checks or additions to their savings funds in thousands of communities where these savings institutions serve.

Reports from the many communities indicate that the total of the earnings for the period were considerably higher than those paid in January, for two reasons:

First, more and more savers are realizing that the safe and profitable investment plans of savings and home financing institutions are wise and convenient ways to put money aside for the future, and so the volume of investments has grown steadily.

Second, money earned in past periods has been reinvested as it is earned because savers realize that money grows faster with the liberal return paid regularly and they take full advantage of the plan by making their investments larger both with their own budgeted amount for saving and the profit dollars earned.

Perhaps you would like to know how it is possible for this institution to pay regular and liberal earnings. Funds invested in savings and home financing institutions are reinvested in first mortgage loans on homes, loaned to people who want to build, buy, modernize or refinance their homes. The money is loaned at a reasonable interest rate, repaid to the institution at regular intervals, and is earning money constantly as long as it is working. This plan makes possible home ownership for families who can afford to make regular monthly payments on a home, and who need safe, long-term financing. Money reinvested in first mortgages on which regular payments are made has proved one of the best securities

known, and time and experience have shown many savers that the savings and home financing institution is the answer to their need for safe investments.

This institution, a part of the savings and home financing business, is your service institution for profitable investments and for safe home financing. Our earnings, which make up a part of the \$95,600,000.00 are distributed to our savers regularly.

If you want to know exactly how much money you will need to save to reach your financial goal ten, fifteen or twenty years ahead, let our sav-

ings department help you make your plans, set up a schedule of savings, and start you on the way to your share of the millions of dollars of earnings.

This friendly institution is ready to serve you with all the advantages of a savings plan that gives you assurance of *security, convenience of savings, regularity of liberal return on the amount invested and the satisfaction of dealing with an institution that contributes to the life and prosperity of the community in which you live.*

Before the end of the next earning period, make your investment here—make a real start for a life of security.



# ALL IN FUN

"What's the fuss in the school yard, boy?" asked a passerby. "Why, the doctor's just been here to examine us," the boy said, "an' one of the deficient kids is knockin' the ever-lastin' stuffin' out of a perfect kid."

\* \* \*

A little girl wrote the following essay on men: "Men are what women marry. They drink and smoke and swear. They don't go to church. Perhaps if they wore pretty hats they would. They are more logical than women, also more zoological. Both men and women sprang from monkeys but women sprang farther than men."

\* \* \*

"No," said the editor, "we cannot use your poem." "Why not?" asked the would-be poet. "Is it too long?" "Yes," hissed the editor, "it's too long, too wide and too thick."

\* \* \*

The trouble with most salesmen is that they don't expect enough from their efforts. There was one who had in his hands a piece of property which was not too attractive, and which had been difficult to rent. He thought it over and finally produced the following sign:

FOR RENT—\$50.00 a month, or at the very least—\$40.00.

\* \* \*

The Director of Education at Manila received this resignation from a native teacher. The Manila Bulletin printed it: "Dear Sir, I have the honor to resignate as my works are many and my salary are few. Besides which my supervising teacher makes many loving to which I reply, Oh, not! Oh, not! very respectfully, josefina."

\* \* \*

A midwestern capitalist, so the story goes, planned a rather elaborate fishing lodge in the North Woods of Wisconsin, and engaged a local contractor to put up the structure. His city architect drew up the plans and they were shown to the man who was to do the building. He seemed to think that they were all

right and the business man returned to his home. Several days later he received a postal card saying: "The plans are all wrong. I can't do a thing with them until you come up and have them straightened out."

The capitalist telephoned him to say that they had been drawn by an experienced architect and that he was confident they were right and true. He urged the man to go ahead and told him to follow the blue prints and he would have no trouble.

The carpenter thought the matter over and decided that the man for whom he was to work was too fine to be tricked by some city architect. He sat down and with a feeling of having accomplished something really worthy, he wrote: "I don't aim to saw a plank until I get them plans straight-

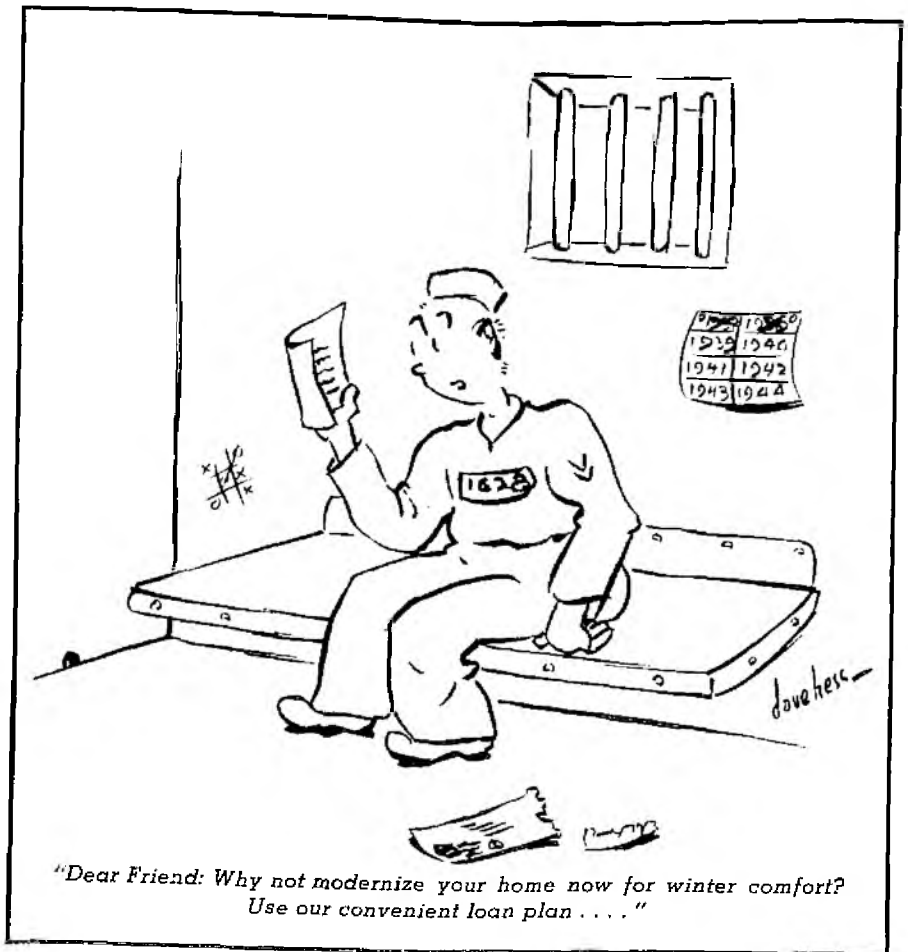
ened out. Why if I was to build that house the way that fool has it laid out here, you'd end up with two bathrooms."

\* \* \*

There are people who are destined to say the wrong thing at the right time. One neighborly soul who was known for the tactless remarks she made without meaning harm, heard that the man who lived next door had hung himself in the attic. She thought that the least she could do would be to call on the poor widow and offer her condolences. She went into the parlor and sat down, trying to make the best of the situation and to steer the conversation skillfully about in subjects that would bring forth nothing to hurt or embarrass the widow.

They were talking about the difficulty both had had in getting the weekly washing dry since the weather had been so damp. She opened her mouth and out it came, the worst she could have said.

"I don't see why you should care a mite if it rains on wash day," she told the widow, "you have such a nice attic to hang things in."

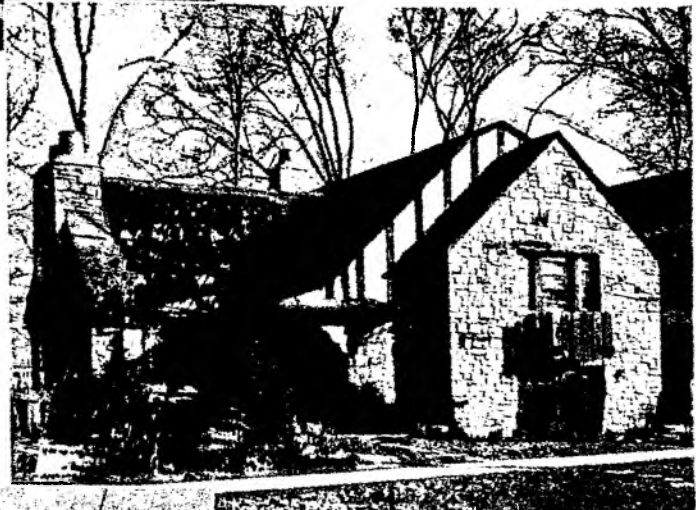


"Dear Friend: Why not modernize your home now for winter comfort? Use our convenient loan plan . . ."



Left—Combinations of three structural and decorative materials—siding, stone and brick—make the face of this house different and interesting. Because it serves a modern family, the garage is a part of the house.

Below—Natural stone, rough cut, and adroitly fitted is beautiful against the green of the trees, and with the deep stained wood trimmings. Diamond shape window panes and the quaint balcony are touches of the old world.



Left—This one has a face of shingles—and certainly the dark green shutters and the brown roof are features that add to its charm and beauty. The cottage is small but the room with the bay at the left of the entrance makes it appear larger—a clever design detail that has been used to advantage here.

Right—This sprawling stucco house is a homey example of the spacious comfort in which Californians like to live. A big chimney at either end of the house and the slightly irregular roof lines add notes of distinction.



Jessie Turbox Heals  
Roman Sicijanowski

# YOUR MEXICO

## Holiday

IF YOU long for a "millionaire's holiday," living like a king, then go to Mexico, where the world can be yours for a few dollars. Surprisingly enough, even the railways are ridiculously cheap (nearly 200 miles to the dollar), convenient, and luxurious.

No one who has been in Mexico can understand why other people spend money to stay at home. For with the exchange rate at about 5 to 1, the cost of living becomes so low that your whole family can enjoy a charming vacation at no more expense than that of two or three weeks at home.

Most people through experience, are naturally skeptical of the vivid descriptions of Mexico. All that has been written or spoken is true: the native Indian in his colorful sarape, the little burros threshing the ripened corn with their hoofs, the ox-cart with its high-piled load, the bougainvillea, a riot of color, spilling and tumbling over old stone walls, mellowed by centuries of sun and rain—all this and so much more are but the common daily background of a visit to old Mexico.

Life moves so smoothly and deliberately in Mexico, you'll want to stay on much longer than you intended, for nowhere can you find the attractions that this amazing land of contrast offers. Should you spend your first day in the thriving metropolis of Mexico City, you'll see a modern capital, splendid with its tall buildings and up-to-date equipment, while directly across the street will be an ancient cathedral, a glorious, monumental achievement of a century long past. The residential district and suburbs of the city are delightful, through Chapultepec Park where you will visit the Castle in which Mexico's presidents lived until recently. Drive to the Museum too, where you'll be fascinated by the ancient and beautiful Aztec Calen-

dar Stone and finds from Mexico's Pyramids.

Incidentally, if you have any leaning towards archaeology, or even a shadowy interest in ruins, Mexico will be a treasure-land of interest for you. There is the Sacred Pyramid of San Juan Teotihuacan, the Pyramids of the Sun and the Moon, the Temple of Quetzalcoatl, Yucatan, and so many ancient shrines and relics of a great superior civilization of the Aztec, that you'll be taken back to the magic that is imprisoned in this massive stone.

Just outside of the modern capital of this "New Spain" is Xochimilco, the loveliest and most restful place in Mexico. Here you are punted through the canals on flower-festooned boats, accompanied by serenading Indians. Here you may see the colorful parade of the charros, Mexico's finest horse-men, on their way to the bull-fights (which you might enjoy seeing). Over the mountains you come to Taxco, an entrancing fragment of the 17th Century. Here there are no dealings with the machine age but natives at work with the skill and tools of their forefathers, fashioning lacquer bowls, plates and boxes, silver and tin, glass, wood, rugs and sandals.

More than likely you've been told that there are no volcanoes on this continent. There are two large ones in Mexico, Ixtaccihuatl and Popocatepetl, towering almost endlessly into the blue sky. Do pause for a few hours in Cholula, the village that has churches and little else. When the Spanish came to Cholula it was the central shrine for the fair-haired blue-eyed God of Aztec and pre-Aztec religions, and there were as many native shrines as the year had days. On the ruins of each the Padres built a church.

Any description of Mexico would not be complete without mentioning the people. For Mexico is made up of

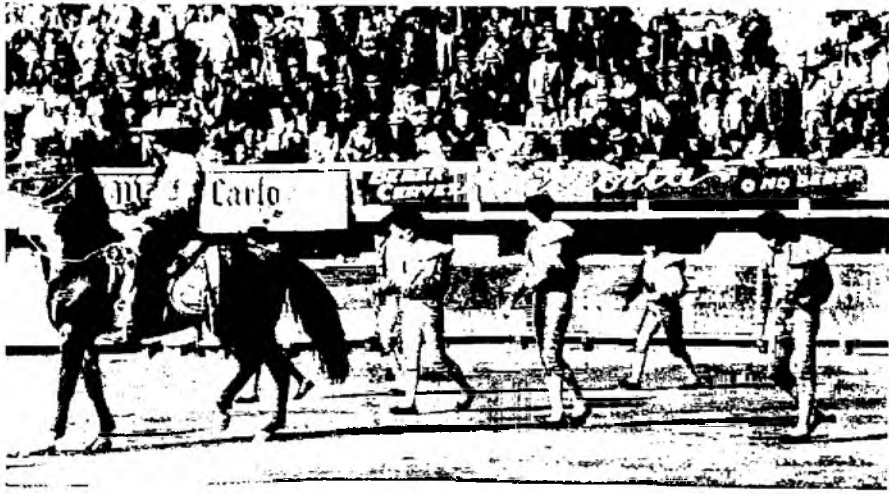
a large majority of Mestizos (offspring of White and Indian), 25% Indian, and the remaining 10% White. The Mestizos, or peon as they are called, are mainly agriculturists. Most of them have been given the free use of small tracts of land by the present administration which they farm with a few stalks of corn, a few fruit vines, and perhaps a scrawny hog or two. Everywhere you will see little one-room, earthen floor, huts of grass or mud, in which the entire family lives. In rare instances are there huts of two or three rooms.

Their recreation consists mostly of sleeping, playing the string music, and drinking pulque, the healthful but intoxicating drink from the maguey plant. They sleep on grass mats, with a blanket or two for cold nights. Indian children do not go to school either naturally or voluntarily, even if schools are available.

Little, too, is consumed in the way of store items—the beans, corn, fruit, the goat's milk usually suffice. Their dress is poor, the women liking bright colors, mostly red, while the men are indifferent and wear anything they can get. There is a saying among them, "Work is made for the donkey, study for the stupid, the night in which to enjoy oneself, and the day for sleep."

Before you leave Mexico, you'll want to take back with you, even though it be tiny, one of the cacti, because it will represent Mexico better than anything else you can bring—so characteristically Mexican in fact that one of them, a kind of *Opuntia*, forms part of the Mexican national coat of arms as a seating for the symbolic eagle. Cacti have served as food, medicines, and talismans for religious rituals. If beauty in organic beings is adaption to their way of living, the functional fitness, cacti possess that beauty in a high degree. They are children of the dry barren plains and mountain sides, living where scarcely any other form of vegetation could find nourishment and thrive.

And all this provides complete escape from the hurried tempo of city life . . . into the spirit of *Mañana*—"there's always tomorrow." The songs will linger with you; the simple, friendly naive Mexicans will delight you . . . and you'll want to return soon again.

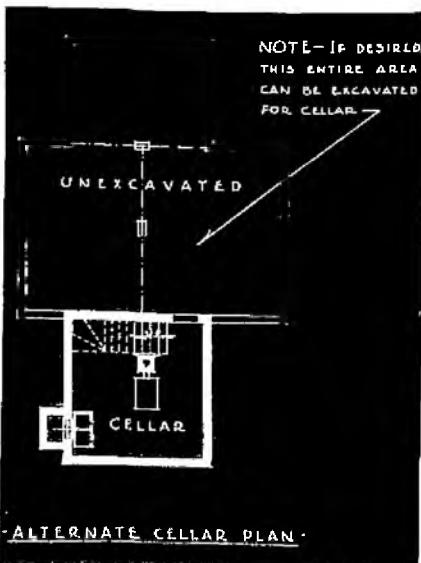
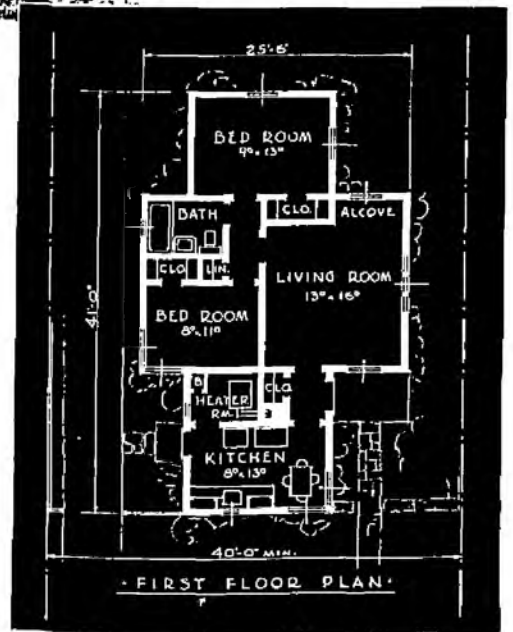


*Neidlinger Travel Service*





# FOUR ROOMS AND BATH



**A**LTHOUGH this bungalow is only 25½ by 41 feet in actual size, it has an amazing amount of space within its four walls. It is laid out in a plan that is almost a perfect cross, and is a great contrast to the usual four room and bath style home.

A combination kitchen and dining alcove with corner windows, the utility room and a large closet occupy the front wing. The center spread has a well lighted living room, a bedroom, three closets and the bath. The center supporting wall divides the living quarters and the small corridor at the back provides easy access to all the rooms.

The entire back wing is the master

bedroom, with two windows, on two of the three exposed walls. All of the rooms in the home are planned for the utmost convenience and livability. Each room is light and airy and the house is comfortable and compact for the small family.

The house can be built with or without a basement, and of course the cost varies with the different plans. But the plans for the home, with or without the basement, can be secured through us and the safe, long-term, low-cost home financing which is the answer to the question "How will we pay for our home?" is one of the major services of this institution. Ask about our home loan plan today. We welcome your inquiries.



PRISCILLA pulled her car to a stop in front of Johnnie's school and watched the little boys come out. Far up on the steps she saw her son, his knickers drooping over his shoes, his shirt tail out. As she watched she saw him take a smart punch in one of his brown eyes. He let out a little yelp of pain and let his own fists fly at another infant who pummeled him back enthusiastically. She was out of the car to rescue him when the teacher pulled them apart and sent Johnnie to her, scratched and bleeding.

In the car he sniffled into the handkerchief she gave him and made no answer to her inquiries as to why he was always fighting.

"He's a sissie, and he said he could lick Buddie and me and Fred all at the same time. He lives over in the back of Burton's store and he's a sissie," he volunteered finally.

Priscilla was quite sure Johnnie regarded himself as the toughest young man in the fourth grade, and she was well aware that Buddie and Fred classed themselves with Joe Louis when it came to knockout blows. Her Johnnie was a baby, not a tough kid, but something in his manner disturbed her as she took him home.

"I didn't get any play period today," said Johnnie, now looking up at her out of eyes that were red and swelling.

"And I won't have any tomorrow and the next day and the next."

She ignored him so he went on, wanting to tell her his story.

"I didn't get any because we wrote naughty words on the sidewalk and we have to stay in our seats for four play periods."

She felt like burying her head in her hands and weeping for this bragging little boy of hers, and she felt like taking him over her knee to pound something he should know into him, but both methods had been tried and for a high record in general misbehavior, Johnnie still was undisputed. When he was home and

## JOHNNIE NEEDS A HOME

having his afternoon lunch on the edge of the kitchen table, Priscilla thought about him and his naughtiness and wondered how she could curb it. He went down the three flights of the back stairs and disappeared between the buildings. She heard him shout to the other boys who played their afternoon games in-between the rows of garages.

Standing looking out over the grey roofs of her neighborhood, Priscilla had a vision of a house they'd planned once, far enough out to have a lawn and trees and a dog for Johnnie and flowers and maybe a brook to fish in. They had planned it but they had stayed here in the city, high above the street in a smart little apartment, too little for a growing boy and his busy ideas. Suddenly there was a scuffling of feet on the back stairs and the door was filled with a writhing youngster and a uniformed policeman, both shouting their lungs out at her.

Priscilla heard the story through and answered the questions. Johnnie and Buddie had started a fire in one of the little garages down the street and only the lucky chance that the policeman had been passing by had saved the building and perhaps the whole block of garages that filled the alley. Johnnie hung his head and cried big tears and said "I don't know," when they asked him why he was playing with fire.

The policeman went away, and she put Johnnie to bed, and left him crying his heart out on the pillows. Bill came in for dinner and she told him all about it, and before she realized it, she was crying and her tears were mingled with a demand for this busy father of Johnnie's to do something about it.

"We've been talking about a real home for him," she sobbed. "Talking and talking but going on living here in this

apartment where everything is wrong for Johnnie. He hasn't a chance. He goes to school with children that are bigger and tougher and wiser than he is.

"He's a baby, and he needs a place to play. Here he has to play in alleys and he can't have a bicycle and a dog and trees to climb and all the fun he should be having. He's only a normally energetic little boy and we are ruining him. We're the kind of people who need a home the worst way."

Priscilla had had a hard day. She had encountered all that mothers of little boys are apt to meet and had realized with a pang of regret that she and not Johnnie was to blame for his misbehavior.

Bill knew Priscilla and knew that where Johnnie was concerned there was no use to argue. Not that he wanted to argue. This latest escapade was pretty serious stuff. They did need a home. They'd kept the apartment all these years because it was close to the office, close to the shopping centers and in a smart neighborhood for "young marrieds." But

Johnnie had to have a chance and Bill knew that plenty of space to play, a dog and a bicycle and a place to practice a hobby or two would make a different boy out of the rascal.

He went over and looked out of the window. Then he picked up the phone and called his friend Eddie who knew about little houses on the edge of town. Eddie helped people buy homes, and he had explained to Bill how the rent he was paying could buy him one. The time was ripe. They wanted a home.

"Tomorrow," he said to Priscilla, "Eddie and I will pick you up at ten. Let's keep Johnnie home tomorrow and take him along. We'll see how he likes the idea and on the way back we can stop and pick out a dog for him at the kennels. You're right, Priscilla, we're one family that really needs a home."



**I**F YOU could make an accurate estimate of all the expenses and costs of maintaining the house you now occupy, and see for what purposes your rent dollars are spent when they reach your landlord, you might have a better idea of how these same dollars could be turned into a buying program on your own home.

In the first place, if you are renting a home that is suitable in most ways for your family, the amount of rent you are required to pay is based on more important estimating than your landlord's whimsy. Let's look at just a few of the basic things that make up your rent costs and see what can be done when the dollars are put to work in other fields.

Because residential real estate that will rent well in a good neighborhood is valuable to the owner and because he wants to continue to own it, your landlord pays a certain amount for taxes and possibly assessments on the house every year. Because he rents the house for a profit, he must charge you considerably more for rent than



*Ewing Galloway*

*Fire, as well as flood and windstorm is a destructive force against which your home can be insured.*

## *Mr. Renter,* **LOOK AT THE COSTS OF HOME OWNERSHIP THIS WAY!**



*Studler Studio*

*Taxes and assessments can be estimated and provided for in a small monthly savings plan in this institution.*

he usually pays out in tax dollars.

Therefore, although you may never have thought about it, you are paying residential property taxes and assessments as if you were the homeowner. Those payments come out of your pockets, and yet over a long period you get a comparatively small benefit, because the next tenant will have the same privileges you now have and you will be paying new assessments in some other area.

As a second expense, did you ever think about the insurance? Again the landlord wants to be sure that he will be able to keep his income-producing property, so he insures it against possible disasters, such as fire, wind storms, and explosions. He lumps the costs of his insurance for protection into the expenses of keeping up the house and adds them to your rent. You may not have thought

about it, but you are buying residential insurance—not for you but for someone else.

Third, your landlord has to pay certain costs every year to keep the house in livable condition. He estimates those costs over a period of a year, and depending on the anticipated repairs and changes, sets up an amount that will cover his expenses. There again you are paying for the maintenance and repair of a heating system, bathroom and kitchen fixtures, the fireplace and floors, that will not be yours for one moment longer than you pay the rent and which someone else will enjoy after you have moved away.

Finally, the landlord who owns a house which rents as a home, knows that it may not always be suitable for renting to a careful family. As the years change family requirements,

houses must change to fit different kinds of living. He knows that in ten to twenty years he may have to renovate it completely, and that he may be able to make it bring in higher rents by converting it advantageously to other purposes and needs.

You pay for it, and you have the misfortune never to have any benefits from these future expenses for which your landlord is now building a reserve on his property.

What is the answer? Wouldn't home ownership, in which you would still pay these costs and in which you would pay reasonable financing costs for a few years, be more logical? At the end of the payment period, you'd have a home of your own—every dollar you would put into it would be yours—and your family would have the advantages and pleasures of all your protective and improvement expenses over a long period of time.

Let's consider these four necessary expenses the home owner has and see how you can make them do something on the black side of your housing costs instead of adding money to your landlord's pocket. When you begin to buy your home, you'll probably finance it the way most families have found is satisfactory—make a reasonable down payment and repay the balance of the home loan over a period of several years. This repayment item in your family budget comes up for attention like rent, but if you plan it carefully, it may not be quite as large as the rent because there will be a few other items that you'll want to include in monthly expense accounts.

There are four other considerations that you'll want to consider when you plan your budget if your home is to mean security and satisfaction. First, regardless of where you build or how expensively you build, you will have some taxes on your property. They can and will vary from year to year but if they are calculated at the present rate you will have a fair idea of how much they will be in years to come. In addition to regular taxes you will want to make a little extra provision for future assessments on your property. To your total expense over a period of several years add these items and make sure you are going to be in a position to pay for them. The simplest way most

home owners find is to set aside each month one twelfth of what they estimate or know their taxes will be, and as a result they never have a large lump sum to meet. Our systematic savings plan will make it convenient for you to accumulate the necessary amount.

After considering taxes, you'll want to be sure that you, as your landlord was, are protected with insurance. Insurance funds, like your tax funds can be accumulated and put aside here for the time when the payments are due, and they can be made without taking large amounts from your income at any one time. The detailed figures on insurance can be secured from an insurance man but you can depend on this home financing institution to assure you that you have provided the right kind of protection.

Even if the house is new the day you move in, you know that you'll have to take the same good care of it that you expected your landlord to take of his tenant house. How much will maintenance cost?

One of the large universities which has devoted considerable research to the problem, has determined that 1% of the cost of the house per year is the *minimum* but that 2% of the cost is the *safe amount*. Even if you are careful to make the smallest repairs as soon as they are needed a maintenance fund of 2% is the wisest protection you can make to be sure that

your home will be lastingly beautiful and serviceable.

Finally, the home you buy or build, while it is ideal for your family at the moment, may have to have some changes in years to come. Houses have to grow to have people live in them, and modernization costs money. You may want to use your maintenance fund after some years for these changes or you may want to secure another home loan which is a logical way to handle the expense, but all future changes can be worked into your budget. Another addition to your systematic savings plan will assure you of enough money in the future to cover all of these maintenance and renovation costs.

You will be secure in the knowledge that you are buying quality, that you can afford to own a home, that your future will not be handicapped financially by expenses that were not pre-determined and that you will be content and secure in your own home, when you arrange your home financing here.

Our officers know the problems every new home owner faces, and their experience in working out a plan that will be right for you and your family budget will be your security. If you would like to have a tentative plan discussed with you, to make rent dollars buy your home, we invite you to use the services of this institution.



*Major repairs are necessary only occasionally in the life of the well built home, but they must be considered.*



*Modernization and general maintenance are necessary expense items which can be provided for in advance.*

Black Box



# Plastics ARE PRACTICAL



Westinghouse Alcaris



**I**N AN effort to make decorative and building materials which are an improvement on the products of nature, the plastics have been an outstanding success of recent years. One of the most successful plastic materials on the market is a dense, compact material, produced from special papers and fabrics treated with synthetic resin, and processed under extremely high temperatures.

The scientists have been able to achieve a wide range of beautiful colors, and at the same time to produce a plastic which is lighter than metal, as strong as steel, and which will stand hard wear. It will not dent or chip, although it has a surface like glass, and keeps a gloss through the years that is enduringly beautiful.

A plastic that can be used both as a veneer and in panels is a versatile

material for the modern home. It serves as a fine structural material in new homes and as an excellent modernization feature for older homes.

Homemakers like it because it is water resistant, and lasting in its beauty. A damp cloth keeps the walls, table tops, mantels or serving centers spotless and glossy. Colors do not fade, and entire rooms can be built around the wide variety of colors and color combinations that are now available. Shades of brown harmonize with dark woodwork. Black or white will add the appearance of spaciousness.

The pictures show some of the uses to which the material has been adapted successfully in the modest home, and perhaps will serve as suggestions for your new home, or for remodeling your present home.

**W**HAT would be your answer if you were asked, "Is your husband an average man?" You frown. Of course—he is far above the average; in his thinking, in his capacities as head of the household, and in his ambitions. Yet, upon second thought, no doubt there are many occasions on which you like to believe that he is an average man; in his political views, in his allegiance to country and church, and in his enjoyment of his home and family.

At first these two conflicting viewpoints would seem to point out that we are all living a contradictory life, far from the standard or normal, inconsistent in our social reactions. Fundamentally, however, this change in attitudes, this *individual* reaction is the very principle of human nature that has guided the actions of this institution for the best interests of the community.

Today you may come into our

offices with your financial needs and be assured that you are considered an average man with the normal desire to save—but, in addition, your needs are treated as individual cases as to the amount you can easily and profitably save and as to the plan which will best fit in with your income and living requirements.

When the men who joined in the founding of the first cooperative group of savers in Frankfort, Pennsylvania in 1831, began their operations, they realized that no blanket savings plan would meet every man's needs. Indeed, every member was considered as a law unto himself, saving as much as he was able, and receiving the earnings of his dollars in accordance with their amount. Gradually the movement spread because it answered the general demand for a place in which men could invest their money safely and profitably. And with the increase in

the number of institutions offering these financial services to the community, came too, the added importance of savings plans that were flexible enough to lend themselves readily to adjustments which any member might require.

Now, in 1939, these plans are operating for your benefits . . . to make saving easy and profitable for you. There are numerous reasons why people save, and our officers will gladly explain how any of the plans used in this institution can be made to fit your needs. Too often, when one savings plan is used for every investor, monthly investments if kept up regularly, prove too much of a burden, and soon savings are stopped altogether, merely because the plan is not flexible enough to account for variations in an individual's income and circumstance.

Our regular savings plan is "molded to your purse." The amount you invest each month does not tax your income, or cause undue sacrificing. Without effort you see your savings mount to your planned financial goal amazingly fast because consistent savings plus valuable dividends are being earned constantly by these dollars.

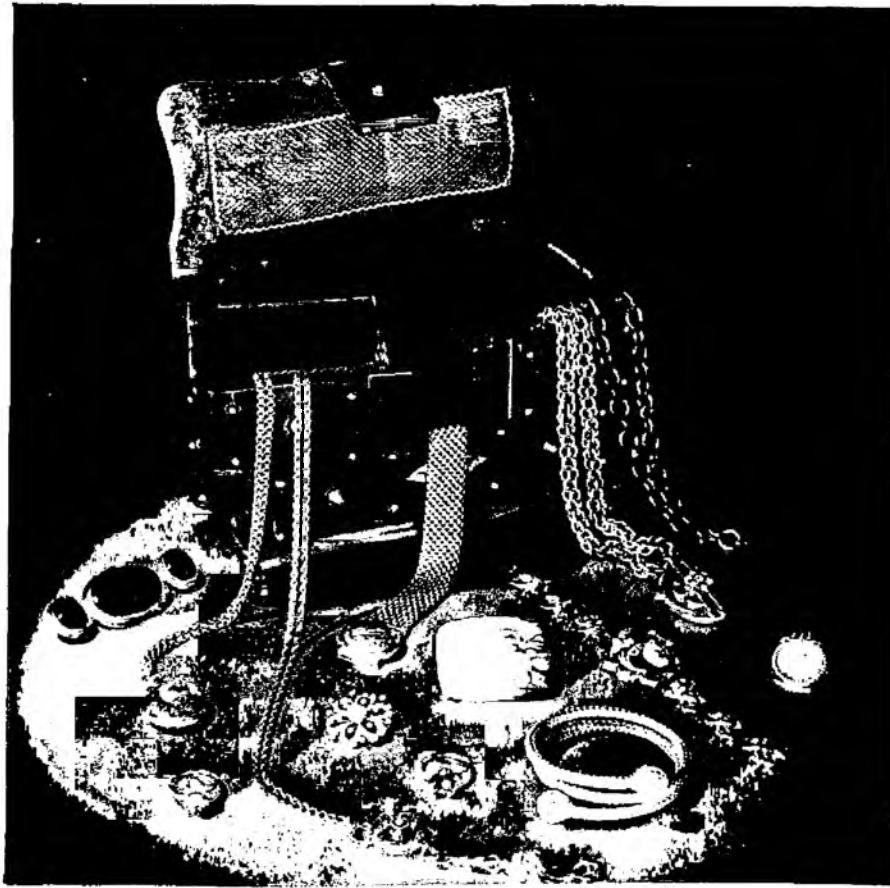
Or should you care to invest money in larger amounts such as money from inheritance, life insurance on the death of one of the members of the family, or an insurance plan which has matured with a lump sum, our lump sum investment plan is designed to meet these needs. You eliminate worry of depreciation of principal from market fluctuations, because your money is safely and profitably invested here.

For those men who save whenever they are able, the optional savings plan will meet their requirements. This plan enables the saver to invest his money in any amounts at any time and still receive the valuable dividends that are computed twice a year.

Whether you are saving for increased comforts and luxuries, emergencies, education for the children, retirement, a home of your own or for the sake of thrift—we can offer you a savings plan that will conform in every respect to your ability to save and your individual preference as to the method. We will be glad to talk over your financial requirements with you without any obligation.

## IS YOUR HUSBAND AN "Average" Man?





AND HER costume was completed by a charming gold locket and bracelet, quaint and tiny, evidently an old set of her great-grandmother's jewelry.

Say fashion experts—"For heaven's sake don't succumb to the 'Cash for your old gold' signs. That gold pendant, cameo brooch, or lapel watch so long stored away in the attic or old bureau drawer, will be just the proper decoration for any of your dresses, whether you are going formal in a satin evening dress, or picnicking in a sweater and skirt."

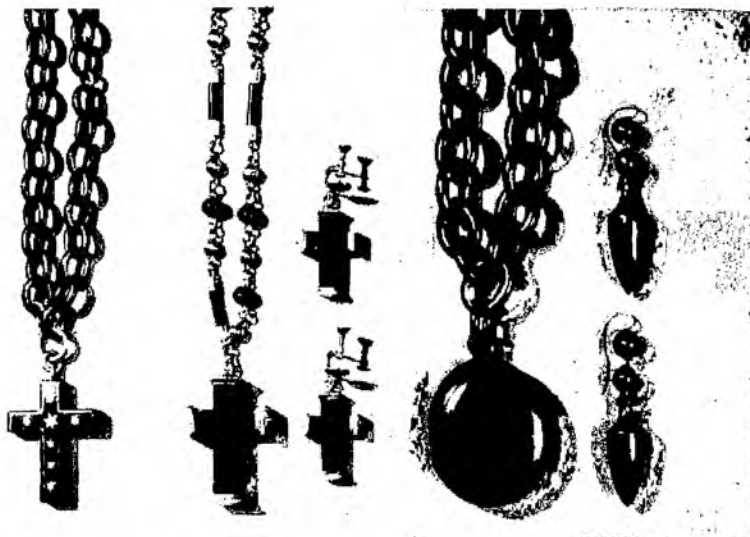
There's more reason, however, than "fad" for seeking out your old family jewelry, shining it up, and putting it to use. First, with the trend in fashions returning to the styles of puffed sleeves, low necks, and full skirts of the early 1900's, any jewelry you wear should be in tune with your costume. What better accessory than a locket or pendant that was actually designed for just such a fashion?

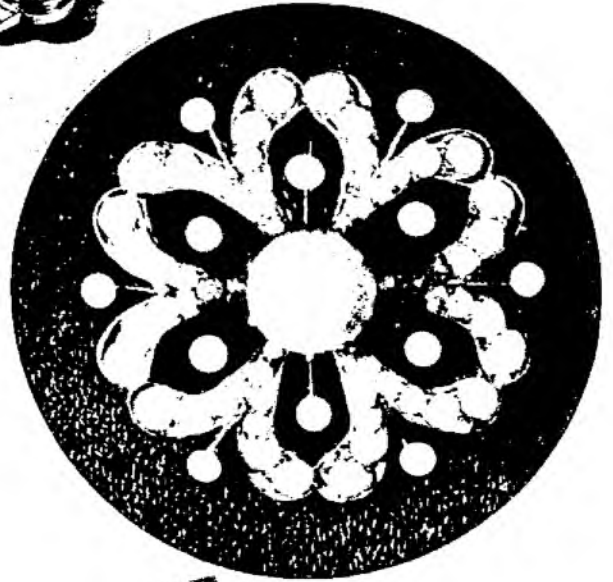
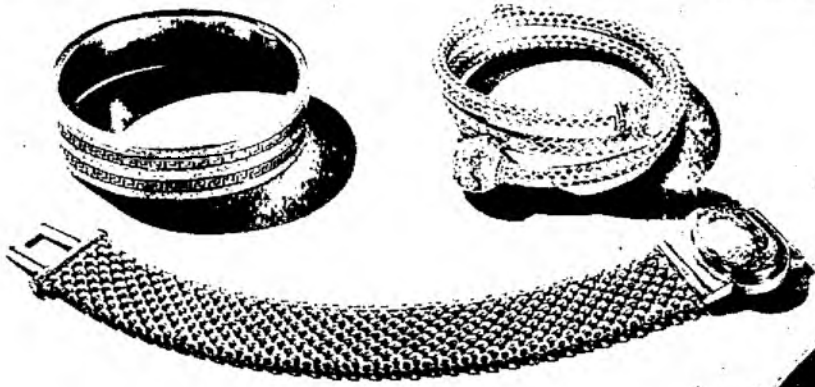
Too, your natural love for "something a little different" is sure to be completely satisfied if you wear a piece of antique jewelry.

But even more important to you, there are so many sentimental reasons connected with each piece that you should relish the opportunity to continue the tradition by wearing the family jewelry rather than keeping it locked in a case, vault, or box. No matter how meager was the family income, your grandmother probably boasted of a gold watch or bracelet. Some bracelets, made in pairs, were given to the daughters in the family, one to each. And interestingly enough, if you find a pair of these old gold bracelets among great-grandmother's things, don't separate them. Together they are worth countless dollars an antique collector will gladly pay. If you delve into antique jewelry you're bound to find the subject fascinating. Did you know that every cameo made was also designed in a pair, a male and female? You probably have only one or the other, but in case you have a pair, these too, are very rare and valuable.

So find that tiny key that goes into the jewelry chest, or get out those precious pieces. See how smart they look with your dresses, and you'll agree that it's time everyone was "bringing out their antiques."

## BRING OUT YOUR





Roman Siemianowski

# STORIES in a *ok Book*



**T**HUMBING through the cook-book for an answer to the proverbial problem of "what to fix for dinner," does not seem the least bit exciting to many homemakers. But behind those stereotyped recipes may be a story as interesting as grandpa's "yarns" of the old days.

Of course you've served chicken a la king for a bridge luncheon. If you followed the cook book it ran—2 tablespoons butter, ½ green pepper, 2 tablespoons flour, 3 cups chicken cut in pieces, and on into another column of ingredients and directions. But supposing you had read "all the butter that's left, as much chicken as the bones will give, and a pepper, if we have one." You'd raise your eyebrows in astonishment and wonder—what kind of a dish is that? But chicken a la king happened just that way, thirty years ago.

George Greenwald, head chef at a famous summer hotel at Brighton Beach, New York, was straightening up his kitchen for the night when a

wife would be down for dinner—and not a thing left! He couldn't feed the proprietor left-overs. The chef cast about hopelessly for a full dinner but the huge ice-box revealed nothing but small dishes of vegetables, part of a chicken and the usual staples of butter and eggs. But being an exceptionally *good* chef, and decidedly "on the spot"—he creamed together what he found, seasoned it to the best of his ability, dished the concoction out on two pieces of toast and very dubiously sent it in to the late diners. There was a long period of silence—then the waiter returned beaming—Mr. and Mrs. King wanted seconds



(but of course there was no more).

The next day there appeared on the menu, a new dish, "Chicken a la King." Although its fame grew rapidly, the name was never copyrighted and very few of the millions who have since delighted in its flavor ever suspect that its name has a real human-interest story.

Even villains, as evil as the movies picture them, have figured in the romance of foods. Those dainty open-faced sandwiches you delight in making are a far-cry from the first sandwich that was served by the most hated man in England, John Montagu Sandwich, 4th Earl. For corruption and incapacity, Sandwich's administration during the 18th century, is unique in the history of the British Navy. A gambler and a rogue, the Earl of Sandwich spent most of his nights playing in swindling card games. It is said that because the game was so often disrupted by the players taking time to eat, the Earl invented the sandwich as a

time-saver for his gambling propensities. He had his cook serve the meats and cheese between two slices of bread, so that the card game would continue while the players ate.

Of course, you've made many dishes with American cheese—but have you ever thought that it isn't really American—but cheddar cheese?

In the sleepy little village of Somerset, England, cheese-making was a duty of the housewives. Every day they would meet in small groups and while they made the cheese, they would laugh and gossip. If a new woman joined their ranks she was taught how they made cheese, step by step. Chemists now would not call these steps scientific, but during those early years of the 17th century, their steps were the first standardized method to be used in cheese-making. Soon the little town gained a high reputation for its cheddar cheese because its quality was always the same.

Naturally, when the pioneer wives in Wisconsin began to make cheese, they used the methods that had been brought over from England, and called it cheddar cheese. But nationalistic feeling was running high, and anything English was taboo for the fighting Americans. Cheddar cheese lost its identity because it was Eng-



lish and was renamed "American."

Yes, there are stories about other recipes in your cook book. There's pretzels, soufflé, and parfait that bear looking into, but perhaps you'd better decide on today's dinner menu—because your family can't eat just talk about interesting dishes!



waiter informed him that the proprietor, Mr. E. Clarke King and his



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