PLAINTIFF'S EXHIBIT

USG-1457

Popular Home Spotlight Advertisements

Savings and Loan
Building and Loan

1944-45 Program

NOTE: These advertisements were prepared for either Building and Loan or Savings and Loan companies. In ordering, use Key number prefix BL if copy is to read Building and Loan, and SL if Savings and Loan copy is to be used.

RB017 0225

We're BOTH

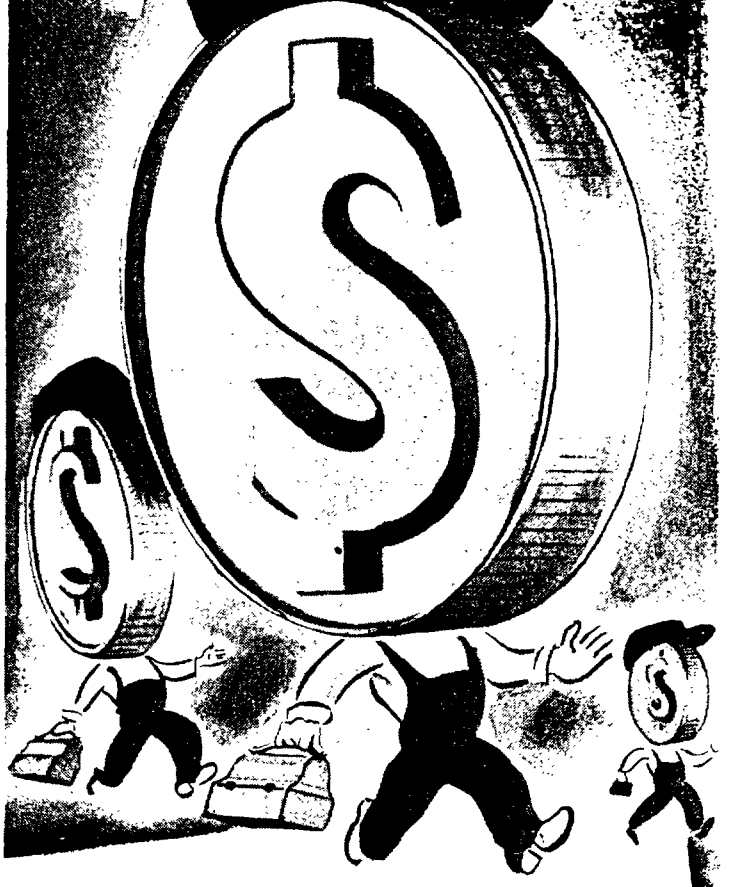


a part of a COMMUNITY PARTNERSHIP

The remarkable success of savings and loan associations rests on their community character. We feel that this association truly represents the industry and thrift of this community . . . organized for the one object of creating better homes and more home-ownership. You, too, can own a home by taking advantage of the specialized service and long experience of your neighbors working co-operatively through the association. We invite you to join with us in this community partnership.

SL or BL-101

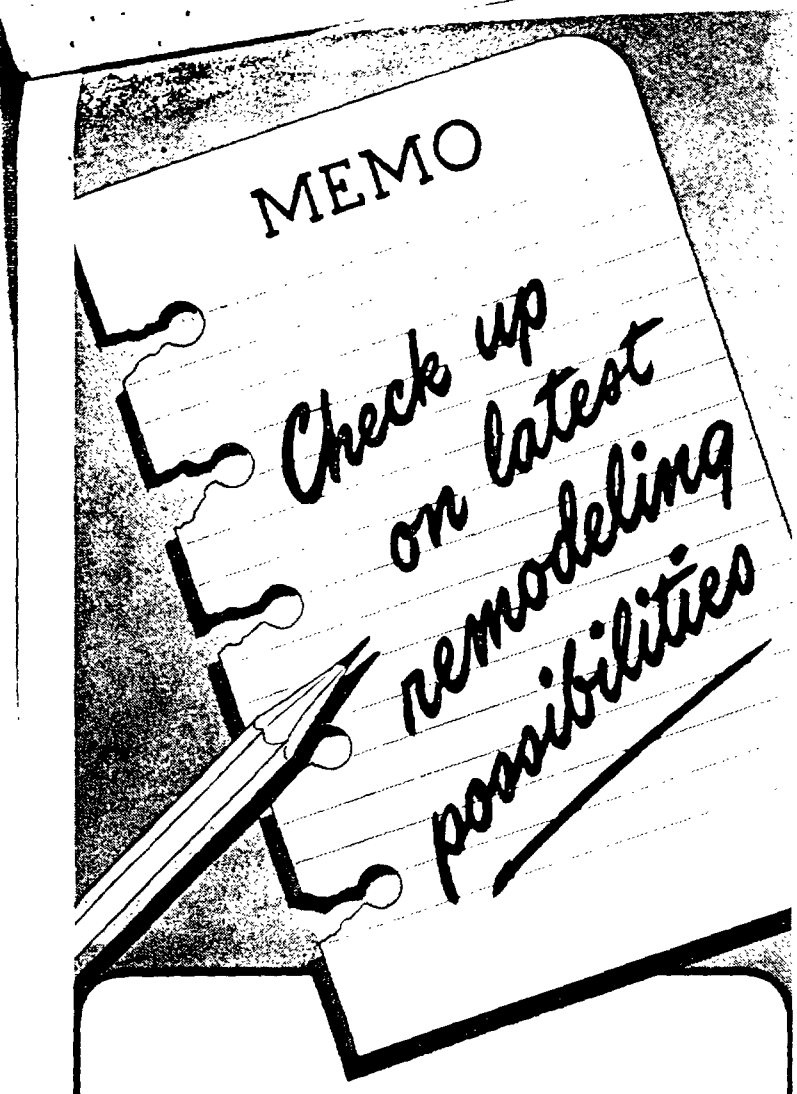
PUT YOUR DOLLARS To Work!



When you put your dollars into a savings and loan association you can be sure they are engaged in some useful project that will be a benefit to your own neighborhood. They earn money for you until the time arrives for you to acquire a home for yourself. Then the dollars of others—those already owning debt-free homes or those preparing for it—are available to do the building job for you. Put your dollars in this association and watch the fruits of their labor in this community and in your growing balances.

BB017 0226

SL or BL-102



This nation has proved that we can fight a war and keep up the residential front, too. Monthly new government orders are coming out simplifying restrictions caused by earlier shortages and material demands. Priorities have been discontinued altogether on many items so that heating and plumbing can be provided for extra rooms. Re-design your attic or basement now for additional space and more hours of pleasure. Come in and talk to us about the financing. Home improvements made now can be paid for month by month while you are enjoying them.

SL or BL-103



STABILITY
...the goal in your home plans

● The first definite decision you make in your home-ownership plans should be the choice of a stable financial institution to arrange your loan.

From that time on the details of the house itself will take shape rapidly. We have helped thousands through the steps to debt-free home ownership and our experience and prestige have greatly simplified their problems. Our stability will be a protection to you and your family. We invite you to come in and talk to us about your money needs.

Did you ever think of refinancing your home? Oftentimes you can save hundreds of dollars over a period of years. Why not drop in next time you're in the neighborhood and check our rates?

BB017 0227

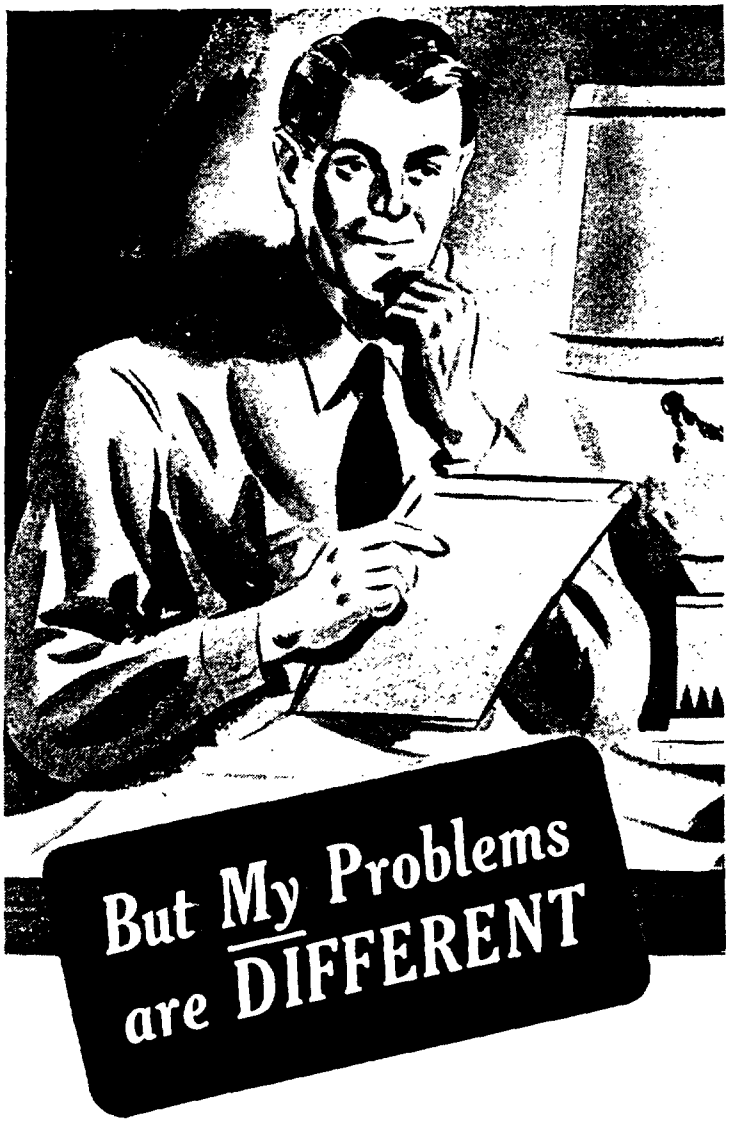
SL or BL-104



Finances can be *"Custom-Made"*

There's no plan that fits everybody but there's one best way for you. We can show you the advantages and disadvantages of nearly every type of home-ownership payment. You may choose from the traditional five-year mortgage or trust deed, the amortization monthly-payment plan including taxes, and, if you wish, an upkeep reserve, with or without insurance, and several other variations. The end, of course, is a deed to your house, debt free. Let us help you select the most practical method.

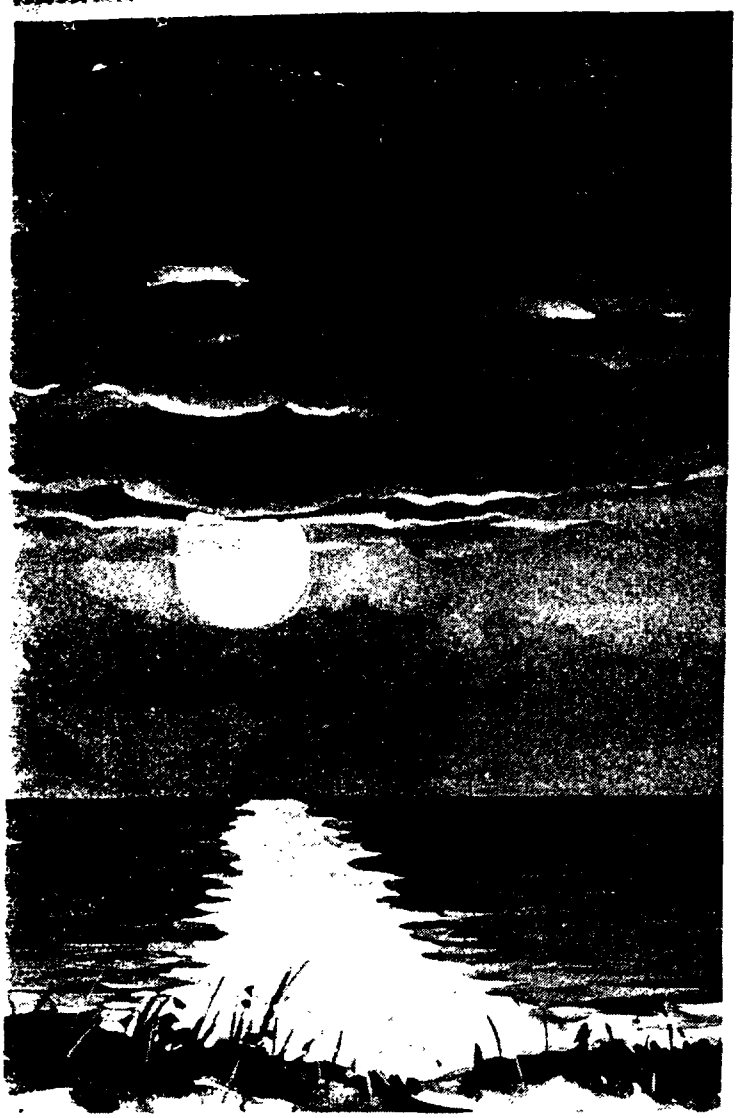
SL or BL-106



"It would break my wife's heart to leave her brother out of the business." "How can I foresee the exact time when my son will be capable of taking over?" "Will there be anything left after inheritance taxes and lawyers' fees?" . . . There are solutions for these and a thousand other personal financial problems. Our experience in handling estates is assurance to you that your heirs will be protected. Seldom are two problems exactly alike, but we'll find a pattern for yours and then cut the cloth for an exact fit.

BB017 0228

SL or BL-106



We specialize in SILVER LININGS

When emergencies strike you'll often learn that ready cash is your best friend. Many substantial families profiting by experience keep savings accounts here . . . just to be ready for the unexpected. We have been proud to receive their confidences and they have been gratified by our genuine sympathy and quick response. Come in and let us show you how to be prepared . . . how to make your own silver lining.

SL or BL-107

all's well... that ends well



Many a pioneer community flourished around a deep well that never ran dry. Excess water from rainy years was stored fresh and sweet in underground pools and was always available to help weather a drought. Nature thus provided a vital lesson. Breadwinners rejoicing in fattened pay envelopes can provide a deep well for themselves here. Be a good money manager; come in today and talk to us about an account.

BBO17 0229

SL or BL-108

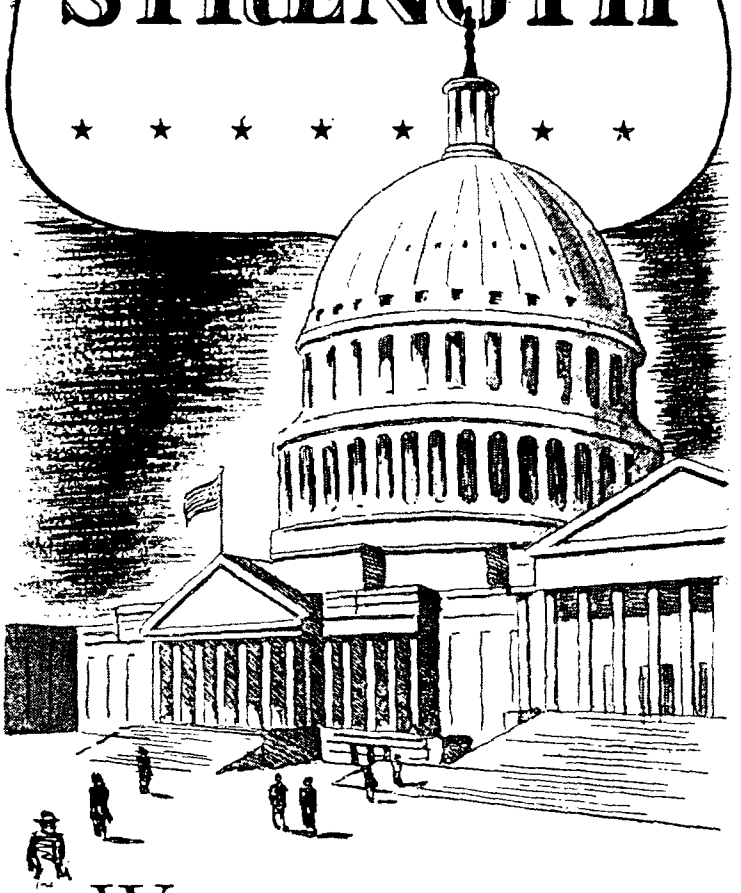


She Tends a VICTORY GARDEN OF DOLLARS, TOO!

If bankers were rather stern people like some folks think they are, they'd say there wasn't much sense in letting children have bank accounts. There's certainly no financial profit for us. But we like it. It's a contribution we can make to the teaching of thrift. And we get a lot of secret pleasure out of watching character develop along with savings accounts. Nickels, dimes and quarters are the seeds that make dollars. See that your child has that kind of a garden to grow.

SL or BL-109

Backed by the Nation's STRENGTH



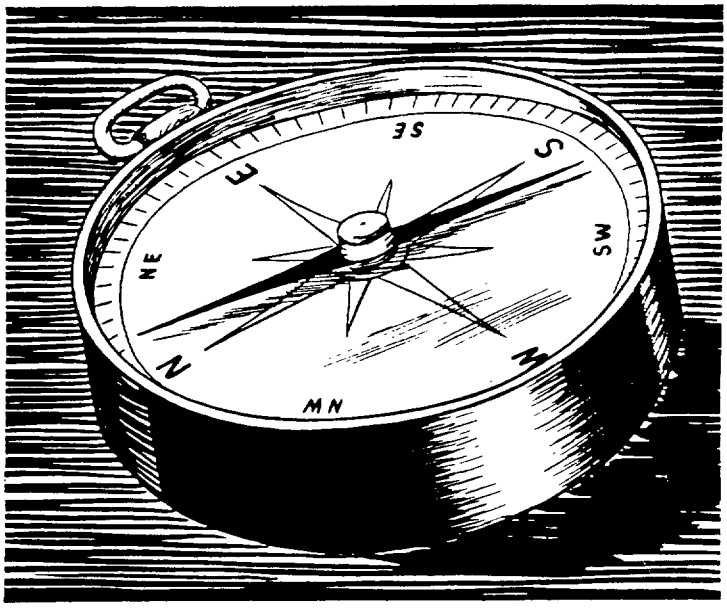
We are members of the Federal Home Loan Bank System and are subscribers to its stock. We are also members of the Federal Savings and Loan Insurance Corporation. This powerful combination provides both simplicity and safety to the prospective home owner. It is available to you only in community organizations such as this and nowhere else. You can now join your friends and neighbors in this association with complete assurance that every step you plan can be taken one by one until you have achieved your goal. Come in and let us show you how you can have the nation's strength back of your home-owning ambitions.

BR017 0230

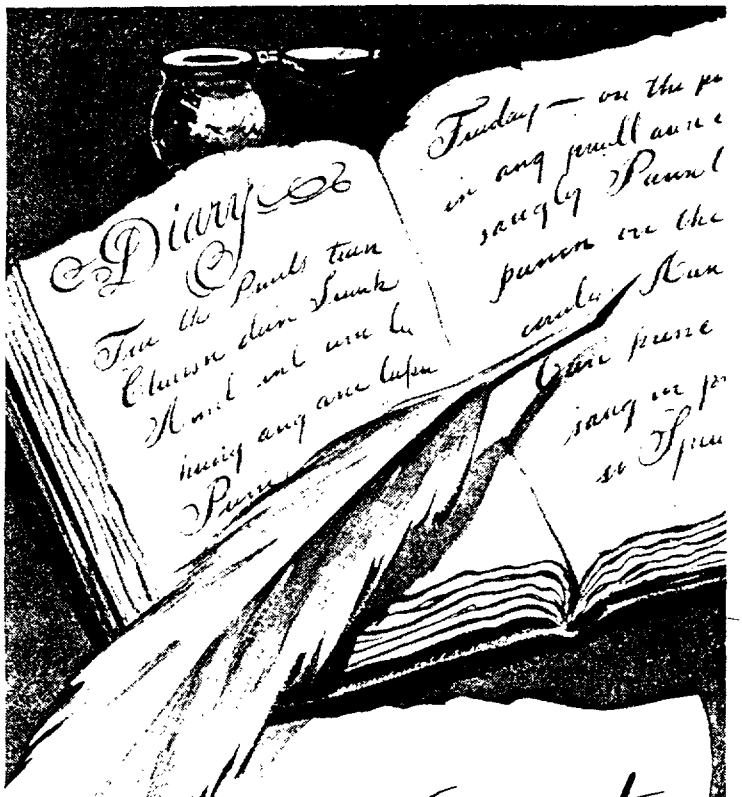
SL or BL-110

LET OUR EXPERIENCE HELP CHART

Your Course



The Savings and Loan Association method of systematic saving has stood generations of testing and is stronger than ever. It has led millions of families to debt-free home ownership and provided others with pleasant old-age security. This Association exists for one main purpose . . . to guide you in the creation of an estate through a faithful schedule of deposits fitted to your budget. We invite your participation in its benefits.



Will write

YOUR FINANCIAL DIARY

● You can get a valuable household lesson from that interesting old custom of pioneers who kept family diaries. Day by day they jotted down happenings and created a record of their progress. Most modern families find a pass book fills their need. We do all the writing and you have a record showing exactly what progress you are making financially. A small sum is sufficient to start your financial diary. Come in and make your first entry today.

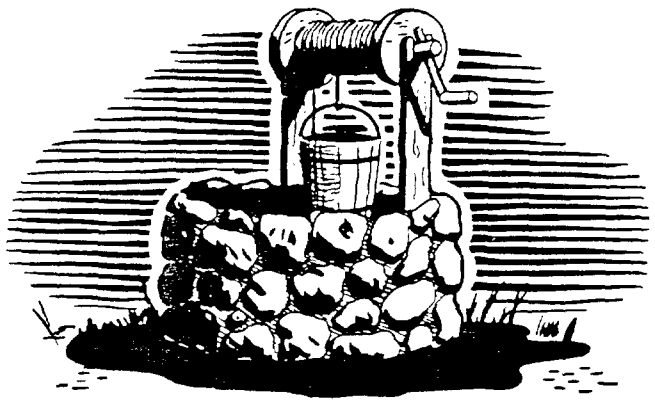
BB017 0231



FEDERAL housing studies in American cities indicate that careful families will choose savings and loan association financing in their home planning, wherever it is available. (One out of every 3 did in 1943.) You are fortunate in having a strong savings and loan association in your community. Our assets have increased and we are prepared to do our share when the building boom starts. More and more of your neighbors are joining and old members are putting away more money than before the war. We invite you to investigate—and be prepared.

SL or BL-115

all's well... that ends well

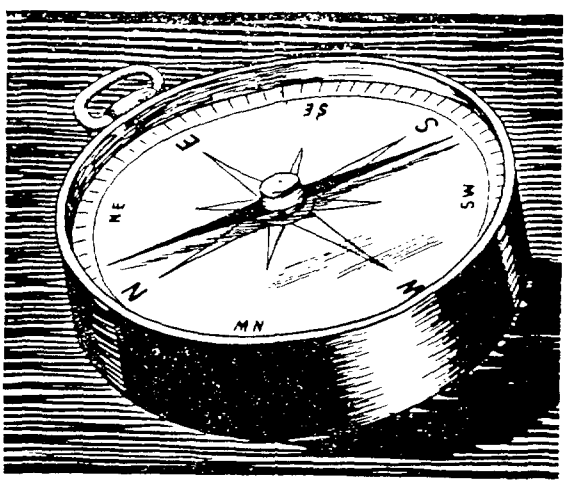


Many a pioneer community flourished around a deep well that never ran dry. Breadwinners rejoicing in fattened pay envelopes can provide a deep well for themselves at this Savings and Loan. Be a good money manager; come in and talk about an account.

SL or BL-116

LET OUR EXPERIENCE HELP CHART

Your Course



The Savings and Loan Association method of systematic saving has stood generations of testing. It has led millions to home ownership; others to old-age security. This Association exists for one main purpose . . . to guide you in the creation of an estate through deposits fitted to your budget. We invite your participation.

BB017 0233

SL or BL-117

We Cordially Invite you to

OWN YOUR OWN HOME

Receiving line daily except Sunday during banking hours; present yourself at teller's window with cash and pass book at least once a month (every payday if possible); ask questions freely and keep your mind on your goal; your dream home will soon be within your grasp.

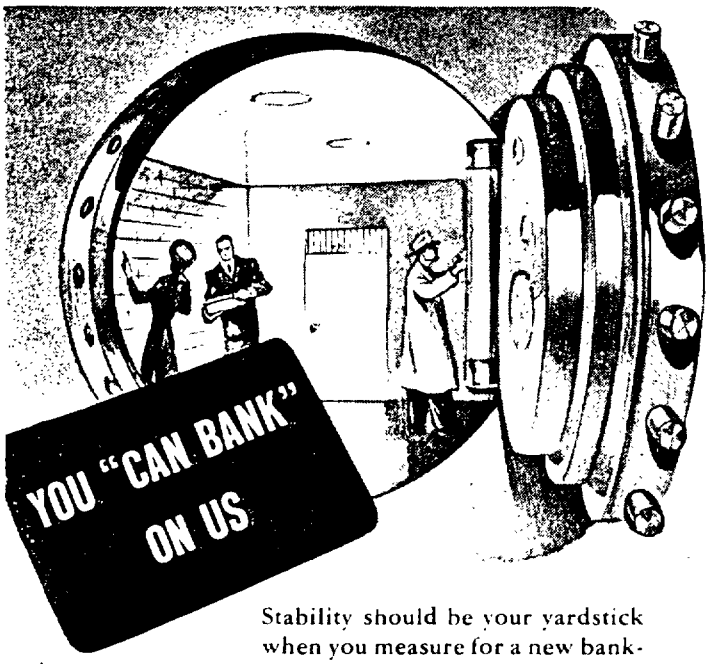
Dress: Informal—RSVP

SL or BL-118



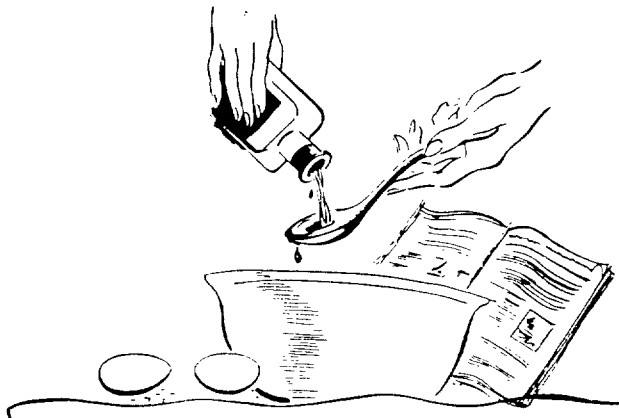
When you build a home you want a good construction job—something that's snug in all seasons and stays put in a strong wind. And you want a comfortable financing plan, too. We have helped thousands through the experience of home building. We've opened their first savings accounts and rejoiced with them when they burned the mortgage. They've been extra happy in achieving home ownership at the lowest expense and with the greatest safety. When you build or buy a home it's for keeps. Let us simplify your problems and increase your future satisfaction.

SL or BL-120



Stability should be your yardstick when you measure for a new banking connection. We have ample reserves, deposit insurance and a wealth of experience which covers any money problem you are likely to have. We have helped thousands in all sorts of little and big financial plans. Bank on us for stability and sound guidance throughout your earning career.

SL or BL-119



RECIPE

for Financial Satisfaction

There's a lot of ingredients in the service we can offer you and they're put together with a "sure-handedness" that comes from thousands of experiences. New and prospective home owners needn't gamble with luck in handling taxes, interest, insurance and other problems. We have been making financial recipes for folks for a long time—showing them how to put this and that together to make them add up. There's a thrill of pleasure you can get out of doing things the right way. Come in and we'll tell you how an old hand goes about it.

BRO17 0234