

HOW A MAN OR WOMAN CAN RETIRE AT 55 ON \$150 A MONTH

"LIFE looks mighty good to me to-day. I'm driving to Florida, maybe Mexico. I'm free to do the things I've always dreamed of doing—golf, fish, laze around a beach somewhere. For, you see, I'm retired now—with a check for \$150 a month, every month, as long as I live.

"Strangely, I owe my luck to the crash and the depression sixteen years ago. When the bottom dropped out of the market, I still had a good job, but my savings were wiped out.

"Up till then, I'd looked forward to having enough to retire on some day. But in '29, I was forty. With almost half my working years gone, I would have to start over again.

"And suppose I could save enough, what would I do with it? I'd already learned how little I knew about investing.

"About that time, Jim Fisher, who worked in our office, announced he was retiring. I told him how I envied him—and how hopeless it seemed for me to ever afford to retire.

"But Jim said something that surprised me. 'You know, you're luckier than I am. You can retire—easier than I did. You can plan now to get a guaranteed income, with no investment worries, when you're, say, 55. For men in their forties—or younger—there's a modern answer to the retirement problem. You needn't be rich. You needn't have a lot of money saved.'

"I asked him what the answer was. He said, 'It's called the Phoenix Mutual Retirement Income Plan. It's a way you can make part of your salary now buy you a retirement income later. There's only one secret—starting in your forties—or sooner!'

"I jotted the name on my calendar pad, and, after Jim left, I wrote to Phoenix Mutual. Back came a booklet telling all about Retirement Income Plans. *This was the answer for me!*

"Not long after that, I qualified for a Phoenix Mutual Plan. And what a feeling of security it gave me. It guaranteed \$150 a month, every month, starting in 15 years. Meanwhile, till I reached retirement age, it



protected my family with life insurance.

"Those fifteen years have gone mighty fast. A while ago, I got my first Phoenix Mutual check and retired! Thanks to my Phoenix Mutual Plan, I have no money worries."

Send for Free Booklet

This story is typical. Assuming you start at a young enough age, you can plan to have an income of \$100 to \$200 a month or more—starting at age 55, 60, 65 or older. Send the coupon and receive, by mail and without charge, a booklet which tells about Phoenix Mutual Retirement Plans. Similar plans are available for women. Don't delay. Send for your copy now.

PHOENIX MUTUAL
Retirement Income Plan
GUARANTEES YOUR FUTURE

PLAN FOR
WOMEN

PLAN
FOR MEN

PHOENIX MUTUAL
LIFE INSURANCE CO.
673 Elm Street, Hartford 15, Conn.

Please mail me, without cost or obligation, your illustrated booklet describing Retirement Income Plans for women.

Name _____
Date of Birth _____
Business Address _____
Home Address _____

PHOENIX MUTUAL
LIFE INSURANCE CO.
673 Elm Street, Hartford 15, Conn.

Please mail me, without cost or obligation, your illustrated booklet showing how to get a guaranteed income for life.

Name _____
Date of Birth _____
Business Address _____
Home Address _____

COPYRIGHT 1946, BY PHOENIX MUTUAL LIFE INSURANCE COMPANY

CONTENTS

DEC., 1946 Vol. XXXVII, No. 1

Cover: a painting by Albert J. Kramer
(See page 6)

Special Monthly Features

For Christmas—Gifts 28
Our Christmas Package—Pattern . . . 36
12 Days of Christmas—Recipes 96—102
Esther Foley

Arts and Crafts

Our Christmas Package 36

Children

The Real St. Nicholas Holly Spence 26
A Visit from St. Nicholas Clement C. Moore 27
For a Child's Christmas—Gifts 35
It's Simple to Train a Child to Love Music Kay Campbell 66
Child Health—No. 12: Nervous and Convulsive Disorders Morris Fishbein, M.D. 77
Master of the House Hawley R. Everhart 81
How Often Have You Done Your Children's Homework? Ruth Heller Freund 86

Decorating

A Century of Christmas Cards Julietta K. Arthur 16
Our Christmas Package 36
From Ancient Cherubs to Modern Angels James M. Wiley 46
What Color Does to You Ray Rennahan 56

Gardening

Yule Logs and Other Kinds of Wood to Burn Alden Stahr 24
Pools of Steel Adele Wehmeyer 72
A Flower Bed in Midwinter Alden Stahr 83
2 Ideas That You Can Use

Homes and Maintenance

4 American Homes William J. Hennessey 50
Home of Mr. and Mrs. Harold F. Clark 50
Home of Mr. and Mrs. Harwood K. Smith 52
Home of Mr. and Mrs. Houston Branch 53
Home of Mr. and Mrs. Paul C. Mead 54

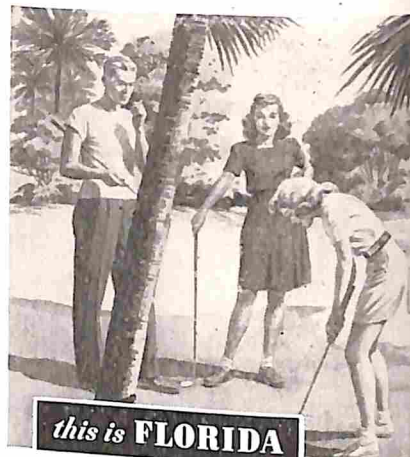
Food, Parties, Housekeeping

Buying and Caring For Sheets and Blankets Edith Ramsay 61
Good Will and Good Cheer (Party) Anna Berg and Geneva Smith 91
12 Days of Christmas Esther Foley 96
Recipes 98, 100, 102
Many Merry Cooks Esther Foley 104
Relax Sister! Margaret Scott 107
Your Christmas Table 110

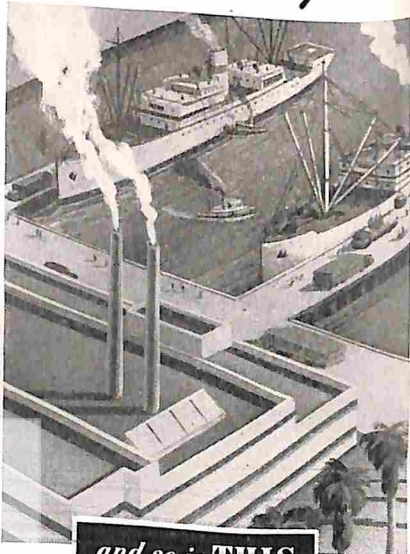
Inspirational

Dear American Home 12
Santa and the Pup Frances Hartsook 19
Essence of Moonlight Sheila Jane Barnes 22
You Can't Tell Some People There Is No Santa Claus Maybelle Manning 25

THE AMERICAN HOME, December, 1946, Vol. XXXVII, No. 1. Published monthly by The American Home Magazine Corporation, 444 Madison Ave., New York, N. Y. W. H. Eaton, President-Treasurer; Jean Austin, Vice-President-Secretary, Executive, Editorial and Advertising headquarters, 444 Madison Avenue, New York 22. Subscription Department, 55 Fifth Avenue, N. Y. 3. Copyright, 1946, by The American Home Magazine Corporation. All rights reserved. Title registered in U. S. Patent Office. Subscription price in United States and Canada, \$1.50 a year; two years, \$2.50; three years, \$3.00. Foreign postage, matter December 31, 1935, at the post office at New York, N. Y., under act of Congress March 3, 1879.



It's
Florida time again



Fun in the sun! Florida's glorious sunshine is waiting to welcome you. Day after day, it will invite you to swim, golf, fish; to enjoy all of the many "summer sports" that are winter pleasures in Florida. It will warm the soft sands of beaches for lazy hours of healthful relaxation, and provide spring-like days for your visits to Florida's many famous attractions and thrilling spectator sports.

This winter, you will find Florida in its gayest, most glamorous mood. Plan to come early, stay longer. There's sunny fun in Florida to fit every vacation budget.

And remember, there's more to Florida than just a happy holiday. Every year more and more visitors discover that Florida offers real opportunities for industry, agriculture and business; that Florida means happier living the year 'round. See all of Florida this winter. You may find that your opportunity is here, too.

FLORIDA
THE SUNSHINE STATE

MAIL THIS COUPON TODAY!

State of Florida
524 Commission Building
Tallahassee, Florida

Please send me colorful Florida booklet.

Name _____
Street and No. _____
City _____ Zone _____ State _____

THE AMERICAN HOME, DECEMBER, 1946

The
AMERICAN
HOMER
for December



MeretMann.com®
Vintage Magazines for Special People

200 Christmas Gifts and

E 94129 AW I 48R
MRS RUSSELL WEBSTER
R R I.
LAFAYETTE MINN J45

15¢

December, 1946