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THE  
HOUSEHOLD  
LOAN PLAN

*A solution  
to problems of  
family finance*



# THE HOUSEHOLD LOAN PLAN

## The organization behind the Household Loan Plan

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HOUSEHOLD FINANCE CORPORATION and its subsidiaries, by virtue of length of service, soundness of policies, and amount of capital employed, is today the world's leading personal finance organization.

Over 300,000 families in ninety-four cities were served in 1932 by one hundred and fifty-two branch offices.

HOUSEHOLD's preferred stock was underwritten by an internationally known banking house and is listed on the New York Stock Exchange. These facts guarantee the strength, reliability and motives of the organization.



## Five unique features of the Household Loan Plan

### 1. Method of making loans

HOUSEHOLD makes loans of \$300 or less to men and their wives for domestic purposes. No endorsers or guarantees by outsiders are required. Transactions are strictly confidential. No inquiries are made of friends, relatives, tradespeople, or employers. It is not necessary to own real estate, bonds or an automobile. Anyone permanently located in a community served by a HOUSEHOLD office and keeping house, whose normal income is sufficient to meet living expenses and moderate payments on a loan is eligible to borrow under this plan.

The usual method employed by banks and so-called "industrial loan agencies" of requiring two endorsers—two co-makers who guarantee the payment of the loan—has never been employed by HOUSEHOLD. This company's customers can borrow on their own security and stand on their own feet. Business with HOUSEHOLD is transacted with the same dignity and privacy that a bank affords.

### 2. Reasonable cost

HOUSEHOLD is known throughout the country for its policy of lending at the lowest possible rate consistent with sound business policy. It is the only organization with numerous branch offices in principal cities which has made a practice whenever possible of charging less than the maximum rate of  $3\frac{1}{2}$

per cent a month on unpaid balances permitted by the small loan laws of most states on loans up to \$300.

HOUSEHOLD's rate is always promptly adjusted to changing operation costs with a view to affording customers the lowest possible rate consistent with sound business practice.

### 3. Prompt service

One may get the cash he needs on short notice. It is a simple matter to apply for a HOUSEHOLD loan. If you live in one of the cities listed on pages 10, 11, 12 and 13 go to the nearest HOUSEHOLD office and apply in person for the amount needed. If not convenient to call at the office, one may inquire by telephone, or mail the coupon on back cover, fixing a day-time hour for an interview with a HOUSEHOLD representative at the home. (HOUSEHOLD makes loans only in communities where branch offices are located). If, after seeking such information, one decides not to borrow, there will be no charge or obligation.

The final papers are signed by husband and wife at the HOUSEHOLD office and at that time all details about the loan are carefully explained. The transaction is often completed on the same day the application is received.

### 4. Convenient repayment plan

A loan is usually repaid on a regular schedule of twenty equal monthly principal payments plus the interest due each month on the unpaid balance; or it may be paid in full at any time; or larger payments than those stipulated may be made, thus reducing both the principal and interest.

For example, a \$100 loan is repaid at the



rate of \$5.00 a month, plus charges on unpaid balances; a \$200 loan at the rate of \$10 a month, plus charges on unpaid balances; and a \$300 loan at the rate of \$15 a month, plus charges on unpaid balances.

One pays interest only on the actual amount of money received and for the actual number of days he has it, and no more. One receives the full amount of the loan in cash. No deductions of any kind are made in advance.

A monthly payment date is agreed upon with the customer to suit his convenience. He is then expected to make his payments each month on that date, following the regular schedule of principal and interest payments fixed by the amount of his loan. Those who repay promptly as agreed can obtain more money from HOUSEHOLD when necessary, even though their loans are not fully paid up.

HOUSEHOLD sends no advance notices of the date payments are due and makes no collections outside the office—all payments are made at the office or by money order or check.

### 5. Helpful financial counsel

One should never hesitate to take money problems to a HOUSEHOLD manager. If a loan will not be helpful, he will frankly recommend some other procedure. Customers find him a courteous, competent, experienced adviser, sincerely interested in helping with anything having to do with family finances. Booklets discussing problems of money management for the family may be had free upon request at any HOUSEHOLD office.

## Can small loans be obtained at less cost on the discount plan?

That depends on the type of loan offered. When the average loan is large and only preferred risks are taken, rates are correspondingly low. Where, however, amounts loaned are small and not much reliance is placed on the endorser's credit, prices will closely approach and sometimes exceed those charged by HOUSEHOLD.

### Cost of endorsed note loans

In comparing the rates charged, the customer must bear in mind that companies requiring endorsers usually state the cost of their service in terms of discount, plus fees, whereas HOUSEHOLD charges only *interest on the unpaid balance* and there are no deductions, or fees. The full amount of the loan is handed the customer when the loan is made. Eight per cent a year *discounted* (deducted in advance) with ten monthly repayments of principal is just the same as 1½% a month figured on unpaid balances under HOUSEHOLD's plan. Rates on endorsed note loans may be found to be slightly lower than HOUSEHOLD's rate. This is because the risk of loss is less and the cost of collections lower than under HOUSEHOLD's plan.

Persons who are willing to ask their friends, relatives, or co-workers to endorse for them in order to obtain money from discount loan agencies will, therefore, do well to figure the actual costs carefully, including fees, insurance charges, and whether or not



## H O U S E H O L D

there are extra discounts for renewal in case one borrows again before the loan is paid off.

HOUSEHOLD, realizing that more than half of all worthy families cannot (or prefer not to) obtain endorsers, has developed the HOUSEHOLD LOAN PLAN which provides the lowest possible charge to families who wish to borrow on their own security and stand on their own feet. Many people of considerable means who might have bank credit by asking their friends to endorse for them, after comparing costs, prefer to avoid these inconveniences by coming to HOUSEHOLD when in need of small sums.

### Small bank loans not profitable

When a bank makes a small loan at a very low rate, the loan is not profitable to the bank, but is made to accommodate present or future depositors. Banks make their profits on loans to commerce and industry in large amounts. Banks are principally "wholesalers" of *credit*, while HOUSEHOLD *retails cash*. The man who must purchase his coal by the ton instead of the carload, or his money in small amounts instead of large, must necessarily pay at a higher rate.

### When is borrowing justified?

The fact that a family is in debt is no longer considered to be proof of bad management. Constructive use of credit enables one to extend, develop initiative, accomplish things otherwise impossible, with courage and confidence. Borrowing when an emer-

## L O A N · P L A N

gency develops is common practice in business. People who do things need financial help occasionally. Anyone hard pressed by creditors cannot do his best work.

### Reasons for borrowing

Loans are made most frequently to pay debts already contracted, but many are made to obtain medical attention, make repairs on homes, to pay taxes, for educational purposes, to take advantage of cash prices or for the purchase of necessities which cannot be obtained without cash. It is often a great advantage to owe only one debt which can be repaid systematically rather than several which harass and annoy one and reduce his efficiency and self-respect. It is recognized that just as the business man borrows to increase permanently the volume of his business, so the householder may borrow to improve permanently his standard of living.

### What Household customers say

The customers on HOUSEHOLD's books represent more than 1700 occupations including teachers, managers, owners and operators of businesses, professional men of all kinds, skilled mechanics, foremen, railroad men, miners, farmers, and industrial workers.

In HOUSEHOLD's files may be found hundreds of letters of appreciation which have come from people in all walks of life as a result of the help they have secured from loans and the courtesy shown them. From



professional people including school teachers, lawyers and doctors, come expressions which are best summed up in the letter of a professional man who said:

"I wish to thank you for the courtesy of your organization in handling the loan I now have with you. It has been very satisfactory in that your investigations caused me no embarrassment in any way, and every consideration has been extended on the part of your office force. "It has, indeed, been a pleasure to do business with you and I am sure that anyone desiring a small loan will find that your service cannot be improved upon. With your low rates and personal attention, you should be able to render a real service wherever you are given the opportunity."

### Self improvement is teachers' need

Many teachers borrow from HOUSEHOLD. In fact HOUSEHOLD has an office in Chicago, and one in New York City, dealing exclusively with school teachers. Some borrow to improve themselves through summer travel or college courses, others to meet emergency obligations their salaries cannot always cover. One wrote to HOUSEHOLD:

"... May I say a word more? I may be wrong, as human judgment is liable to error, but the impression I have gained in my dealings with you up to date is that you go just a bit beyond the mere requirement in the direction of courtesy and consideration for your clients, so that an element of satisfaction is introduced into the usually unsatisfactory business of borrowing.

"I can gladly and honestly commend you to anyone whose circumstances call for the service which you render."

A minister who had found it necessary to borrow to meet unexpected expenses, wrote after the loan had been completed as follows:

"I wish to thank you for the prompt service rendered in connection with the loan just negotiated with you.

"Everyone in your organization with whom I have talked has shown the utmost courtesy and the atmosphere of the whole transaction has been on a trust company level. I desire to mention particularly the gentleman who came to my home when I first made inquiry of you. He was the very acme of consideration and made Mrs. . . . . and myself feel that our business was really desired. I trust that you will convey to him our appreciation of his attitude, which is one calculated to draw a fine class of customers to your service. "If I can at any time be of service to you in speaking a kind word, I shall certainly do so."

### Loan often prevents worry

A large number of people who apply for loans do so as a result of circumstances which are difficult in the extreme. Many would have been spared much worry had they made their applications earlier. One working man's wife wrote:

"You see it is good to know there is someone some place who is willing to help out when one is down. Four months ago we were again at the point of borrowing when bills from doctors and nurses for our twin boys came, but somehow we managed alone. You see my husband does his best to bring me his pay envelope with \$25 a week and I stretch it as far as I can. Besides, we are a good team, my husband and I, pulling in the same direction with all our strength. We are saving something every week to buy a little home for us and our children and then we may need your help. I must say, that if we are able to buy a home we shall owe it to you because if you had not lent us that money two years ago I might not have been in this world now. We look upon you as a friend, our other friends turn us down when we need them most."



*Branch Offices of*  
**HOUSEHOLD**  
**FINANCE CORPORATION**  
AND SUBSIDIARIES

### ILLINOIS

**Alton**—First National Bank Building, 7th Fl. Main 3300  
**Aurora**—Mercantile Block, Fourth Floor Aurora 4007  
**Bloomington**—Durley Building, Third Floor Phone: 4765  
**Champaign**—Lincoln Building, Fourth Floor Phone: 3410  
**Chicago**—105 W. Madison St., Room 1406 Franklin 0885  
 105 W. Monroe Street, Fifth Floor State 1777  
 6856 S. Halsted St., 2nd Floor Englewood 5534  
 9130 Commercial Ave., 2nd Floor So. Chicago 0103  
 4753 Broadway, Eleventh Floor Longbeach 7163  
 2355 West 63rd Street, Second Floor Republic 4472  
 105 West Madison Street, Room 1404 Franklin 0888  
 2800 Milwaukee Avenue, Room 524 Capitol 3440  
 841 East 63rd Street, Fourth Floor Plaza 8360  
 77 West Washington Street, Tenth Floor State 0151  
 4710-18 Irving Park Blvd., 2nd Floor Pensacola 4570  
 1951 Irving Park Blvd., 2nd Floor Buckingham 1006  
 6255 S. Ashland Avenue, Room 12 Hemlock 4510  
 11106 S. Michigan Avenue, Room 5 Commodore 3880  
 1737 Howard Street, Second Floor Rogers Park 8320  
 4010 West Madison Street, Fourth Floor Kedzie 0704  
**Cicero**—6012½ Cermak Road, Second Floor Cicero 6400  
**Decatur**—Citizens Building, Fourth Floor Phone: 5277  
**Freeport**—Tarbox Building, Third Floor Main 137  
**Galesburg**—Hill Arcade Building, Third Floor Main 6226  
**Joliet**—106 North Chicago St., 2nd Floor Phone: 6184  
**Moline**—The Fifth Avenue Building, 4th Fl. Moline 1464  
**Oak Park**—1140 Lake Street, Third Floor Euclid 503  
**Peoria**—Lehmann Building, Third Floor Phone: 4-5177  
**Rockford**—Rockford Nat. Bank Bldg., 2nd Fl. Main 930  
**Springfield**—Myers Building, Tenth Floor Main 682  
**Waukegan**—Waukegan Nat. B. Bldg., 3rd Fl. Ontario 7111

### INDIANA

(Household Finance Corporation, of America)

**East Chicago**—3701 Main St., 6th Floor Ind. Har. 2453  
**Evansville**—Central Union Bk. Bldg., 3rd Fl. Phone: 5161  
**Gary**—Gary State Bank Building, 7th Floor Phone: 9482  
**Hammond**—5244 Hohman Ave., 5th Floor Phone: 5250  
**Indianapolis**—Merchants Bk. Bldg., Fifth Fl. Riley 2579  
**Michigan City**—Warren Bldg., Fifth Floor Phone: 770  
**South Bend**—Sherland Building, 5th Floor Phone: 3-8249

### IOWA

(Household Finance Corporation, of America)

**Davenport**—Kahl Building, Tenth Floor Kenwood 1115  
**Des Moines**—Reg. & Tribune Bldg., 8th Fl. Phone: 3-6255

### MARYLAND

**Baltimore**—First National Bank Bldg., 6th Fl. Plaza 1662  
 Fidelity Building, Fifteenth Floor Plaza 2654  
 209 North Liberty Street, Second Floor Plaza 0166

### MASSACHUSETTS

(Household Finance Corporation, of Massachusetts)

**Boston**—110 Tremont Street, 4th Floor Liberty 5275  
 License Number 223  
**Worcester**—390 Main St., 328 Slater Bldg. Phone: 3-2973  
 License Number 224

### MICHIGAN

(Household Finance Corporation, of America)

**Battle Creek**—City Nat. Bk. Bldg., 3rd Fl. Phone: 4406  
**Detroit**—135 W. Fort St., 527 Penobscot Bldg. Cherry 3470  
 131 West Lafayette Boulevard, 9th Floor Cadillac 6382  
 14131 Woodward Avenue, Room 234 Longfellow 2435  
 5050 Joy Rd., Woodbrook Bldg., 4th Fl. Garfield 3102  
 1137 First National Bank Building Cadillac 0695  
 9992 Gratiot Ave., near Harper Ave. Whittier 1181  
**Flint**—Industrial Bank Building, 6th Floor Phone: 2-4165  
 Kresge Building, Fourth Floor Phone: 2-6146  
**Grand Rapids**—422 Grand R. Nat. Bk. B. Phone: 4-773  
**Jackson**—Reynolds Building, 10th Floor Phone: 6197  
**Kalamazoo**—Bank of Kal. Bldg., 8th Floor Phone: 2-0266  
**Lansing**—Prudden Building, Tenth Floor Phone: 2-1277  
**Muskegon**—207 Peoples State Bank Bldg. Phone: 22762  
**Port Huron**—313½ Huron Ave., 2nd Floor Phone: 7167  
**Saginaw**—2nd Nat. Bank Bldg., 2nd Floor Phone: 2-7115

### MISSOURI

**Kansas City**—1006 Grand Ave., 4th Floor Harrison 4025  
 3119 Troost Avenue, Second Floor Valentine 2157  
**St. Joseph**—Toodle Building, Fourth Floor Phone: 6-1565  
**St. Louis**—705 Olive Street, Third Floor Central 7321  
 Ambassador Building, Eighth Floor Chestnut 6934  
 520 North Grand Blvd., Second Floor Jefferson 5577

### NEW JERSEY

**Camden**—West Jersey Trust Bldg., 8th Fl. Camden 7030  
 License Number 642  
 Broadway-Stevens Building, 4th Floor Camden 7940  
 License Number 641  
**Jersey City**—227 The Trust Co. of N. J. B. Jour. Sq. 2-0808  
 License Number 288  
 Jersey Journal Bldg., Fifth Floor Journal Sq. 2-0132  
 License Number 643  
**Newark**—Academy Bldg., Fourth Floor Mitchell 2-0075  
 License Number 308  
 The Nat. Newark Bldg., Fourth Fl. Mitchell 2-5412  
 License Number 289  
 Griffith Building, Sixth Floor Market 2-4585  
 License Number 644  
**Paterson**—Paterson Nat. Bk. B., 3rd Fl. Sherwood 2-3220  
 License Number 659  
**Trenton**—Trenton Trust Co. Bldg., 5th Fl. Trenton 5148  
 License Number 660



## NEW YORK

(Household Finance Corporation of New York,)  
A Personal Loan Company.

Albany—631 The Nat. Savings Bk. Bldg. Phone: 5-2326  
Binghamton—19-21 Chenango St., 11th Fl. Phone: 2-1296  
Brooklyn—1 Hanson Place, Sixth Floor Sterling 3-1221  
26 Court Street, Fourth Floor Triangle 5-1341  
Buffalo—Rand Building, 13th Floor Washington 6046  
Brisbane Building, Fourth Floor Washington 5685  
Ellicott Square Building, Suite 782 Cleveland 2718  
Flushing—Chamber of Commerce Bldg., 2nd Fl. Ind. 3-5300  
Jamaica—160-16 Jamaica Ave., 4th Floor Jamaica 6-2540  
New York—45 East 17th St., Sixth Fl. Algonquin 4-3434  
349 East 149th Street, 7th Floor Mott Haven 9-6688  
Wagner Building, Fourth Floor Fordham 4-5100  
500 Fifth Avenue, Suite 1244 Pennsylvania 6-7855  
Niagara Falls—United Office B., 5th Fl. Niagara Falls 7080  
Rochester—183 Main Street, East, 14th Fl. Stone 3072  
16 Main Street, East, Fifth Floor Main 1460  
Syracuse—108 W. Jefferson St., Eighth Fl. Phone: 2-6146  
Utica—First National Bank Bldg., 7th Floor Phone: 4-6101

## OHIO

Cincinnati—7 E. 5th St., Rooms 27-29, Phone Main 1585

## PENNSYLVANIA

Allentown—Wetherhold-Metzger Bldg., 3rd Fl. Allen. 6132  
Altoona—Central Trust Co. Bldg., 5th Floor Altoona 9371  
Chester—Crozer Building, Third Floor Chester 8191  
Easton—First Nat. Bank Bldg., Second Floor Phone: 9177  
Erie—Erie Trust Building, Fourth Floor Dial 23-234  
Johnstown—318 First Nat. Bank Bldg. City Telephone 322  
Lancaster—Woolworth Bldg., Second Floor Phone: 8237  
McKeesport—Peoples City Bank Bldg., 5th Fl. McK. 7114  
New Castle—Union Trust Bldg., 6th Fl. New Castle 1357  
Norristown—306 Norristown-Penn Trust Co. B. Norris. 71  
Philadelphia—1015 Chestnut St., Fourth Fl. Walnut 0100  
1317 Walnut Street, Sixth Floor Pennypacker 5374  
18 West Cheltenham Avenue, 8th Fl. Germantown 3742  
1817 East Allegheny Avenue, 2nd Floor Regent 2050  
3701 North Broad Street, Seventh Floor Radcliff 8930  
7 N. 52nd St., 2nd Fl. Frank. Trust Bldg. Granite 4300  
2700 Germantown Avenue, 2nd Floor Baldwin 5030  
125 South 52nd Street, Second Floor Sherwood 5500  
1201 Chestnut Street, Fourth Floor Locust 4700  
Pittsburgh—511 Wood St., 16th Floor Atlantic 1880  
Park Bldg., Room 304, 5th & Smithfield Atlantic 5332  
401 Wood Street, 4th Floor, Arrott Bldg. Court 3486  
Clark Bldg., 10th Fl., Liberty Ave. & 7th St. Grant 3178  
6004 Penn Avenue, 12th Floor Montrose 0100  
Reading—Colonial Trust Building, 3rd Fl. Phone: 7397  
Scranton—First Nat. Bank Bldg., 4th Fl. Phone: 2-8763  
Union Nat. Bank Bldg., Ninth Floor Phone: 4-1136  
Wilkes Barre—W.B.D. & Svgs. B. B., 6th Fl. W.B. 3-1118  
York—Schmidt Building, Fourth Floor York 6191

## RHODE ISLAND

Pawtucket—Arnold Building, Third Floor Perry 0317  
Providence—Old Colony Bldg. Fifth Floor Dexter 9431

## WISCONSIN

Appleton—103 W. College Ave., 4th Floor Phone: 235  
Beloit—Strong Building, Fourth Floor Phone: 1244  
Eau Claire—Drummond Blk., Rm. 9, 2nd Fl. Phone: 5129  
Fond-du-Lac—Com. Nat. Bk. Bldg., 6th Fl. Phone: 5009  
Green Bay—305 E. Walnut St., 4th Floor Adams 393  
Kenosha—U. S. Nat. Bank Bldg., Sixth Fl. Phone: 2-2352  
La Crosse—Frank J. Hoeschler Bldg., 4th Fl. Phone: 643  
Madison—First Nat. Bank Bldg., 3rd Floor Fairchild 5161  
Milwaukee—Empire Building, Sixth Floor Daly 6041  
Century Building, Sixth Floor Marquette 4682  
Warner Building, 10th Floor Marquette 0446  
Oshkosh—First National Bank Bldg., 6th Fl. Phone: 326  
Racine—Arcade Building, Third Floor Jackson 1314



HOW TO  
STRETCH  
YOUR  
DOLLARS



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Albany—631 The Nat. Savings Bk. Bldg. Phone: 5-2326  
Binghamton—19-21 Chenango St., 11th Fl. Phone: 2-1296  
Brooklyn—1 Hanson Place, Sixth Floor Sterling 3-1221  
26 Court Street, Fourth Floor Triangle 5-1341  
Buffalo—Rand Building, 13th Floor Washington 6046  
Brisbane Building, Fourth Floor Washington 5685  
Ellicott Square Building, Suite 782 Cleveland 2718  
Flushing—Chamber of Commerce Bldg., 2nd Fl. Ind. 3-5300  
Jamaica—160-16 Jamaica Ave., 4th Floor Jamaica 6-2540  
New York—45 East 17th St., Sixth Fl. Algonquin 4-3434  
345 East 140th Street 7th Floor Mott Haven 9-6688

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Providence

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**A** DOLLAR is worth just as much as it buys. If you can make your dollars buy more, it will be like giving yourself a raise in salary.

A plan for spending will stretch any income to wider possibilities. A plan showing how to live within your income will bring a feeling of security to replace the worry and uncertainty of haphazard methods.

Household is placing at the disposal of every American family, whether or not they are Household customers, the benefit of its years of training and experience in helping families solve their financial problems.

This free service includes the publication and distribution of a series of authoritative booklets, "Stretching the Dollar," containing helpful information on various phases of money management; and expert consultation service personally available in nearly 100 cities, or by mail.

Greater security and happiness, the rewards of better financial health, can be achieved if the family will make a plan for future spending and work together to carry it out.

The first two booklets of the "Stretching the Dollar" series are now ready. "Money Management for Households" shows in detail how to make a practical spending plan. "Safe Food Economy" tells how to spend the food dollar wisely.

Send for them now.



Ask for these free booklets at any Household office, or fill in the coupon below and mail it to the Research Department, Household Finance Corporation, Palmolive Building, Chicago, Ill., and copies will be sent you without cost or obligation.

Research Department, Household Finance Corporation  
Palmolive Building, Chicago, Illinois

Without cost or obligation ☐ Money Management  
please send me ☐ for Households  
Please mark the one you want. ☐ Safe Food Economy

Name \_\_\_\_\_

Street Address \_\_\_\_\_

Town \_\_\_\_\_ State \_\_\_\_\_





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349 East 140th Street, 7th Floor, East Haven 9-6688

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## Can You Answer These Questions?

What will a spending plan  
do for a family?

How can expenditures be  
guided and controlled?

Where can a family find  
personal help in solving  
its financial problems?

How can a family stretch  
its food dollars safely?

The Booklets  
Pictured Here  
Give The Answers

## WISCONSIN

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Warner Building, 10th Floor Marquette 0446  
Oshkosh—First National Bank Bldg., 6th Fl. Phone: 326  
Racine—Arcade Building, Third Floor Jackson 1314  
Sheboygan—Security Building, Fifth Floor Phone: 235  
Superior—906 Tower Ave., Ground Floor Broad 226  
Wausau—First Amer. State Bk. Bldg., 4th Fl. Phone: 6551

MAIL THIS COUPON

If you wish a representative to call regarding a loan, tear out and mail this coupon to the nearest office listed. It is understood that this inquiry will not obligate you in any manner, nor put you to any expense.

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_  
Phone \_\_\_\_\_ Amount you wish to borrow \$ \_\_\_\_\_  
Wife's first name \_\_\_\_\_  
Monthly Income \$ \_\_\_\_\_ Can you make regular monthly payments? \_\_\_\_\_

Household Makes Loans only in Communities where Branch Offices are located.



