

**GUESS WHAT?**—To add a festive holiday note and to keep them guessing, dress up your appliance gifts in gay wrappings with Yuletide motifs. Here are some suggestions from Denison's designers which can serve to inspire you to many attractive variations.

## Credit Provides Answer To Your Desire To Have White Christmas

White Christmas is up to you! You can have that magical new range or refrigerator, even a complete new kitchen. Credit is the answer.

Credit, for the individual American, lies at the heart of American life today. Without time purchase plans, we would not have the cars, the refrigerators, the furniture, television sets and household appliances which characterize most American homes today. Credit for the individual American has become recognized as a proper way to help the family tide over financial emergencies or to obtain and enjoy good, hard, durable home appliances or improvements while saving the money.

**Serve Family Needs**  
To serve these family needs and desires, banks and other financial institutions have come forward since the turn of the century.

Along the way, we find department stores, furniture stores, credit unions and co-operatives, savings and loan institutions among the important credit grantors who honorably serve America's growing consumer credit needs.

Now, where should a person go for money to finance his White Christmas? Here is a bit of advice:

Get acquainted with the credit services offered by stores, loan companies, banks and other financial institutions in your community. Find out how much you will pay for their services and just what those services are. Are they merely going to hand over some money or some goods? What will they do to you if things get tough? Will they help you? Will your payment record be appreciated?

You may not need credit or want to buy on time; yet, there are important reasons why you should establish a good credit record for yourself.

Who got nylon first, when V-E and V-J days came along? Charge account customers. Why? The store operators knew their charge-account customers and had no way of learning the names, let alone the addresses, of their cash customers. It's as simple as that.

Does the charge account or installment buyer always get preference over the cash buyer? Not necessarily. Suppose you

buy a television set for cash and your aerial needs fixing. The service you get will depend on the size and ability of your dealer's service organization. If that is good, there will be no delay in getting the aerial fixed. But there is one point to remember: If the dealer offers you a finance plan backed by a reputable bank or finance company, you can be sure that his service organization has been carefully examined and judged adequate to serve his customers. No bank or finance company wants to have payments held up because of a poor dealer service organization.

**Who Gets Help?**  
Who gets financial help fastest when he runs into a series of tough breaks? It's the person whose character, integrity and past payment records prove that he is a good credit risk. If no such previous record is available, it is much harder to judge character and capacity to meet obligations.

It costs money to make these credit privileges available to you. And in some places these privileges will cost you more than in others. The cash you get and the total amount of the monthly payments will pin the cost down for you. After that, it's up to you to decide where you get the most for your money—where Santa Claus will help you make it a White Christmas at lowest cost.

## Ice Cubes Have Numerous Uses

Do you think ice cubes are made just for tall, cool tinkling beverages?

You're in for a surprise. Ice, brought dramatically to the forefront by the new automatic icemaker refrigerator, has uses you probably never dreamed of.

Of course, increased quantities of easier-to-handle ice find their greatest use in preparation of appetizers, relishes, salads, entrees and desserts, but many other household uses are reported.

Ice cubes may be used to "skim the grease" from gravy or a stew. When ice is dropped into the hot liquid, surplus grease collects around the cube and may be easily lifted out.

House plants may be watered without fuss and muss by dropping a few pieces of ice into the flower pots. When cubes melt, the plants are watered; no dripping around the pot.

An ice cube wrapped in a washcloth and held against closed eyelids for 10 minutes daily helps relax the eyes and relieve strain. A hot washcloth may be used before the ice is applied.

Then, of course, there's the tried-and-true ice pack. It relieves headaches, fevers and soreness. It can also be used as a facial astringent.

And with ice now easier to handle, you'll probably think of many more uses to fit your family needs.

## 30-Second Test Tells Adequacy Of Hot Water

Here's a 30-second test to find out whether your home is supplied with an adequate amount of hot water.

Do you ever have to forego the pleasure of a shower when you want one?

Do you have to plan your housework around your hot-water supply?

Do you sometimes have to postpone doing the dishes or the laundry because you lack hot water?

If your answer to any of these questions is "yes," then you have an outdated water heater. Putting up with it any longer will not only be aggravating, it's false economy. Overworking your heater takes years off its life. And it adds greatly to your operating costs.

Increasing use of home laundry and automatic dishwashing equipment has brought with it a need for larger size water heaters in most homes—and more important, a need for hotter water. These appliances do their best work with water at a temperature of from 140 to 160 degrees.

**Plan for Future**  
When you pick out a replacement for your old water heater, plan for the future as well as the present. A properly sized tank is one which is large enough to provide a margin of extra capacity to meet maximum current as well as possible future demands.

Your final selection may depend on where you want to install your heater. The housewife today is no longer limited to a big, white cylinder. Water heater manufacturers have become color-conscious, even shape-conscious. In many lines, the customer can choose from a variety of trim colors to fit the decor of the kitchen, basement or utility room.

If you want the heater in the kitchen, you can get an attractive counter-top model. If you want it out of the way in some odd utility room corner, you can buy a square one.

## Handy Husband May Build Dream Kitchen

If your husband is not afraid of work—and is handy with tools—you may be able to get that dream kitchen for a lot less money than you'd think.

Today's emphasis on buildings, stack-outs, and dozens of other short cuts to "do-it-yourself" inclinations.

Some dealers have recognized that high costs of professional installation are a drawback to sales and have launched all-out campaigns to encourage homeowners to tackle installation themselves. Much of it can be done by non-professionals—at substantial savings.

But don't try any "do-it-yourself" electrical wiring, gas connections or plumbing. These are jobs for qualified experts. Many localities require that these specialists be licensed. Amateur work may jeopardize your insurance as well as create a fire or safety hazard.

## Liquid Detergents Safe for Laundry

Early this year an entirely new class of laundry and household cleaning product made its appearance—the heavy-duty liquid detergent. The new liquid, synthetic detergents are safe for all laundry but will remove difficult stains better than powder products. According to manufacturers, the new liquids also have the ability to restore nylon lingerie, yet are effective for household tasks like cleaning walls and stoves.

Manufacturers urge that particular attention be paid to instructions. For example, most of them point out that too much of any product interferes with proper washing, strains washing machine motors and is difficult to rinse out, leaving clothes dull looking and stiff feeling.



You'd Better Get Acquainted with the Finance Manager.

## Points in Buying Hot Water Heater

Supposing you've decided the family should give itself a White Christmas gift—a much needed new gas water heater. Do you know what size to buy?

They range in size from 30 to 100 gallons. The size you buy should be determined by two things: The amount of hot water you need and the recovery capacity of the heater.

Recovery capacity means the ability of the heater to replenish hot water as fast as it's used. With a fact-recovery heater you can use a smaller tank. This will save you money on purchase price, installation, maintenance and operating costs. Besides, it will take up less space.

Many 30-gallon gas-fired water heaters will recover their entire capacity in about an hour. They give more hot water per hour than any other kind of automatic heater, says the American Gas Assn., even including heaters twice as large. Gas water heaters will turn off and on automatically. And there is never any danger their hot water supply will be cut off by power failures or delivery curtailments.

There are many automatic gas tanks that have dial-like controls enabling you to obtain instantly the very high temperatures required for automatic dishwashing and laundering.

Gas heaters are equally at home in the kitchen, concealed in closets or shown counter-top.

## ACCENT ON SPEED

If it's speed you want, gas range manufacturers now offer high speed giant burners of up to 20,000 BTU's, making them the fastest on the market. If you count the seconds in brewing a morning pot of coffee, in bringing water to a fast boil, for deep fat frying, canning and preserving, then you will find these high speed burners the ideal answer, the American Gas Association points out.

## Water Heater Hardest Worker

Next to the housewife, the hardest-working occupant of any home is the water heater.

Day and night it labors away, producing hot water for hundreds of personal and household uses. If you have one of the new electric water heaters, you're in luck.

It has complete thermal insulation—top, bottom and sides. This reduces operation costs and avoids heating up the area in which it is installed.

And you can install your water heater anywhere—because there is no flue or vent connection needed. A counter-top high model can be placed right next to the dishwasher, sink or clothes dryer where much hot water is used. This is a practical spot for the heater, incidentally, because the water will stay hotter if it doesn't have to travel so far through the pipes to get where it's going.

Electric water heaters are available with quick recovery heating units. These supply hot water after draw-off at a faster rate and so provide increased hot water service from the same size tank. For best results to fit your needs, consult your local utility or electrical contractor, in addition to their depend-

ability and built-in electric water heaters are now shaped to fit in with washers and dryers in laundry rooms or in the kitchen. They match in color and in height, providing extra counter space. And no housewife ever has too much of that.

The water heater, which most people have taken for granted until their shower water suddenly turned ice cold, is perhaps the most important appliance in your home.

## EARLY WATER HEATER

One of the first known water heaters in history was used by a wealthy Pompeian 2,000 years ago. It was merely a water tank which circulated cold water through the hollow sides of a container filled with hot coals. Gas wasn't used to heat water until the early 1800's.

## SAVE YOUR ENERGY

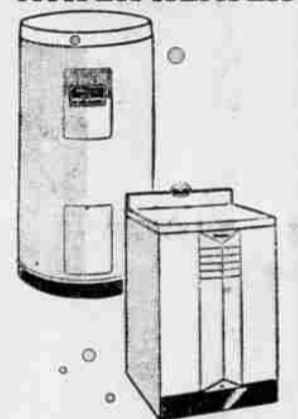
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