

### FHA Loans For Better Kitchen

When built-in appliances are planned as part of a kitchen modernization project, the Federal Housing Administration encourages families to take advantage of a low-cost, FHA-insured Title I loan to finance the job.

FHA officials point out that this is because new, built-in appliances in a modernized kitchen add permanent value to a house and increase the general welfare of the family occupying it.

An FHA-insured loan for kitchen improvement offers the advantage of five years to repay. For example, \$3,500 can be repaid in monthly installments of \$71.89. There are some additional facts about these loans of interest to any family.

FHA does not lend money. Instead, it insures loans made by banks, savings and loan associations and other authorized lending institutions.

Maximum amount that may be borrowed under Title I is \$3,500.

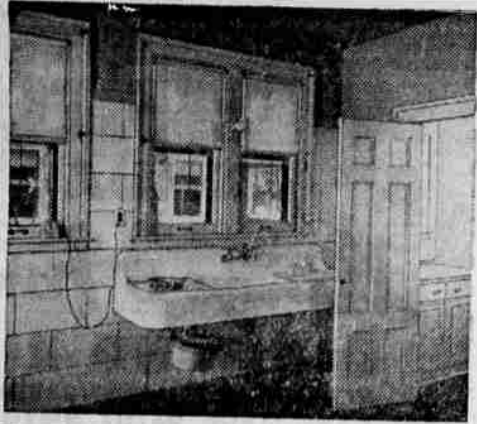
FHA does not inspect the job or guarantee materials or workmanship under Title I. It's up to the home owner to protect his own interests.

Application for a Title I home improvement loan may be made to an authorized lending institution by either the borrower or the contractor assigned to do the work.

To guard against a small but active group of unethical remodeling contractors, FHA urges families to deal only with established, reputable firms. If in doubt, check with the Better Business Bureau, bank or Chamber of Commerce.

"Sign the completion certificate," FHA warns, "only when the job has been completed in accordance with your contract or sales agreement."

Cigar bands were first used in Cuba to protect the delicate fingers of aristocratic Spanish ladies who secretly took up smoking.



**'BEFORE' VIEW**—Windows, windows — everywhere, but hardly any storage space. Older houses had lots of windows but provided inadequate storage and proper work space. This "before" view shows a typical kitchen of the past that was easily remodeled for beauty and convenience.



**'AFTER' VIEW**—After remodeling: Now kitchen has windows over sink, whisper-quiet steel cabinets, drawers and cupboards. The plastic laminate counter top is an ideal work surface while appliances have their proper place. The old butler's pantry has more cupboards and an extra sink. The color scheme is cheerful and bright, picking up its cues from the cabinets' textured Impasta finish.

By Geneva Modern Kitchens

### Stock Wood Windows Ready for Installing

It's still possible in these days of standardization to achieve individuality in a home without facing the high cost of custom carpentry. The imaginative use of stock wood windows is one way to do it.

### Magnetic Shoe Research Made

Pittsburgh — *UPI* — Magnetic shoes may one day help future spacemen stick to their jobs.

Westinghouse research engineers believe they have developed the ideal magnet which will supply a kind of artificial gravity to allow spacemen to walk in the weightlessness of outer space.

To demonstrate the capability of the magnet, the researchers devised an "earth-walk" which enables walking upside-down on the underside of a steel beam against the full pull of gravity.

The magnets, designed with switched on and off, are clamped to the feet in the demonstration, attaching the walker securely to the beam feet when he wants to take a step.

### Grocery Packaging Costs Claimed High

Kingston, R.I. — *UPI* — If the supermarket checker rings up \$20 for your week's groceries, it's a safe guess that \$1.50 to \$2 of the total is for packages.

Jim Bromley, consumer education specialist for the University of Rhode Island, says that on low-priced items, the cost of the package often is high in relation to the cost of the product. On a tube of toothpaste, for instance, the package cost may be 60 to 70 per cent of the cost of the product.

sizes, a home owner has a choice of many window effects. Windows of various styles, like furniture of various periods, can be used in combination to give a home a pleasantly interesting yet integrated atmosphere.

There are six basic types of wood windows, available ready to install. They are:

**Double-hung**—the most popular type of window, it is compatible with an architectural style.

**Casement**—operated by hand cranks, these windows are hinged on the side to swing vertically in or out — preferably out.

**Awning** — hinged near the top, awning units swing up and out to let in air while giving protection from rain. They may be used in stacks, one above the other, or with fixed windows in bay or picture window arrangements.

**Hopper** — similar to awning windows, but swinging down and in, hopper windows generally are used as the bottom row of a stack of windows. The opened sash deflects air upwards.

**Sliding** — often used with contemporary architecture, sliding windows are suitable for any room in the house. High, narrow sliders give privacy to bedrooms. Tall sliding windows, sometimes as big as doors, serve as window walls, often opening onto patios.

**Fixed** — these units are usually used in picture, bay, and bow windows in conjunction with movable windows.

### Shoe Polish Plant Has 'Shining Hour'

New York — *UPI* — There's a "Shining Hour" every morning in the executive offices of a local shoe polish plant.

The executives, headed by the president, Irving J. Bottner, of Esquire, shine each other's shoes to test new products and see how old ones are holding up. "The daily conferences are a shining success," says Bottner.

### Look To the Sun Before Choosing Colors for Room

Be sure to consider the exposure of a room when planning color schemes for it.

Color is most important in making rooms seem warmer or cooler, look smaller or larger.

If you keep an eye on the sun and its shadows in your room and choose the basic color, textures, patterns and furnishings accordingly, successful color schemes and more livable rooms can be achieved throughout the house.

**Warm Colors**  
Since north rooms receive little direct sun, the light entering these rooms is cool. Therefore, warm colors should be used in the furnishings.

Red, the warmest of all colors, can be used very effectively but judiciously in northern exposures.

Fabrics with lots of texture should be used for upholstered furniture, draperies and floor coverings. Deep-toned mahogany furniture will also do a great deal to increase the warmth of rooms having a northern exposure.

**South Rooms**  
South rooms are generally filled with sunlight most of the day and need cool colors to absorb the strong light.

Deep green or gray walls will help make south rooms seem cooler and more restful.

During early morning sunlight favors most east rooms. Therefore, the basic color should retain the warmth during the remaining shady hours of the day.

Yellow is a good background color and when used with varying degrees of golds, corals and reds with perhaps green or gray accents to complement the scheme.

### Remember Safety Rules in Garden

Whether you are first-time gardener or an old hand at the game, it's never too early — or too late — to learn basic rules of garden safety.

Insecticides, power mowers and other tools are intended to lessen work. But if these are not handled properly, they can be harmful. So protect your family and pets by following these tips from Anne Whitfield, first-aid expert for Dial Research Laboratories:

**Read Labels**  
Though most insecticides may be harmless, consider all of them dangerous until you have read the labels and discover otherwise. Store where children and pets cannot get into them.

A power mower can throw stones faster than a slingshot. Before mowing, clear the area of rocks, nails and other debris. Keep people, especially small children, out of the way. Don't use electric-powered mowers when the grass is wet, unless you want to be shocked.

Unknowing children will taste anything. But it's best not to let them chew plants or flowers. Many common varieties — including tulip bulbs, sweet peas, peach tree leaves, rhododendron, and elephant ears — are poisonous.

When possible, wear protective gloves to avoid scratches, contact with poison ivy or noxious sprays. But if you do get a scratch or thorn prick, wash immediately with germicidal soap to reduce the possibility of infection.

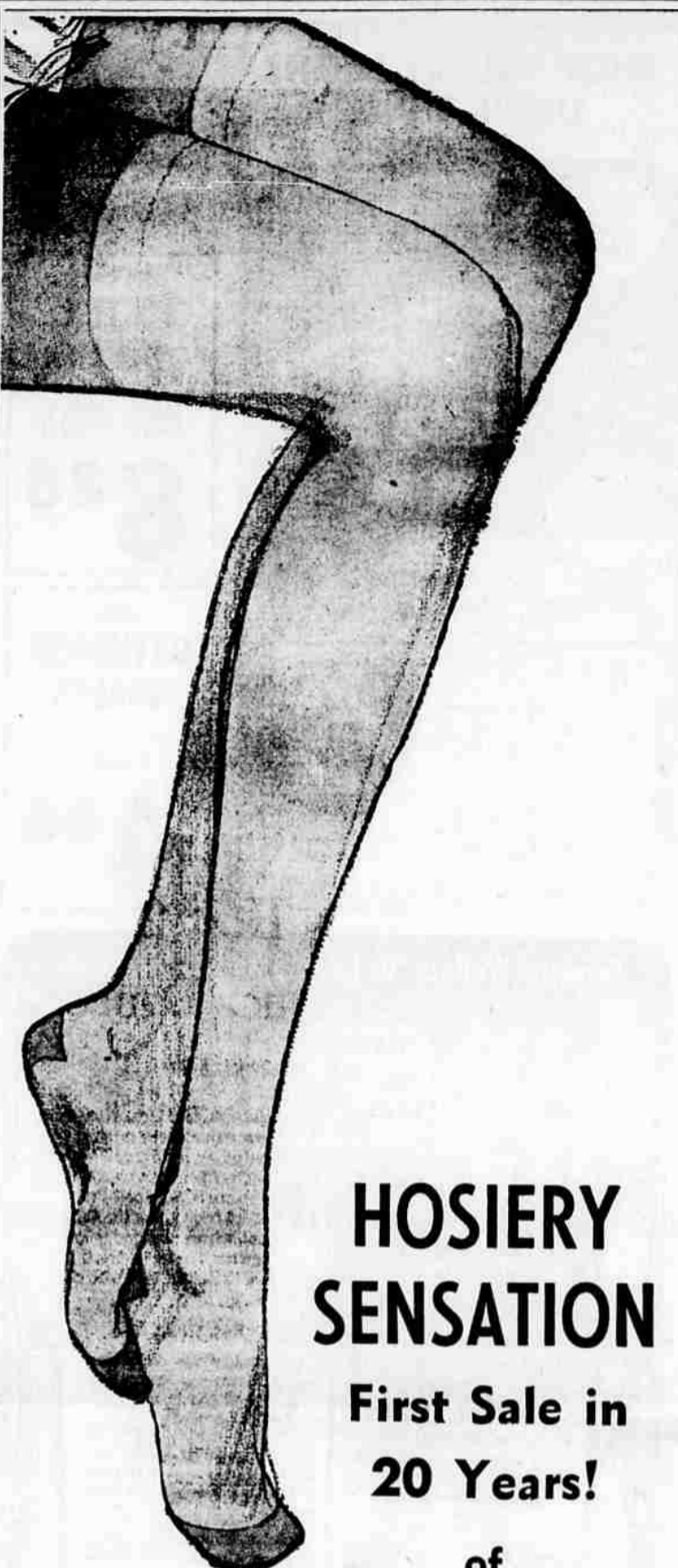
**Avoid Rake**  
Stepping on the upturned teeth of a rake or the edge of a hoe is one of the most common garden-type accidents. These tools should be turned downward when laid aside even momentarily, and stored away properly when not in use.

Follow these few tips and you and your family will enjoy the fruits of your labor all summer long.

### Hens' Social Scale Subject of Study

Elk River, Minn. — *UPI* — Hens have their own social scale, complete with dowagers, climbers and Johnny-come-latelys. Ranking members of the hen Four Hundred are jealous of their station, gained and held by sheer pecking power, according to scientists at the Cargill-Nutrena research farm here. They also revealed that, among laying hens, the clucking society leaders have first choice in feeding water and nesting.

All this is so important, the scientists said, that hens will stop egg-laying while a newcomer's status is being determined. That's why scientific poultrymen begin early to house their future layers in permanent flocks. This way the social scale is well established before the hens begin producing. The result is fewer neuroses, more eggs.



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