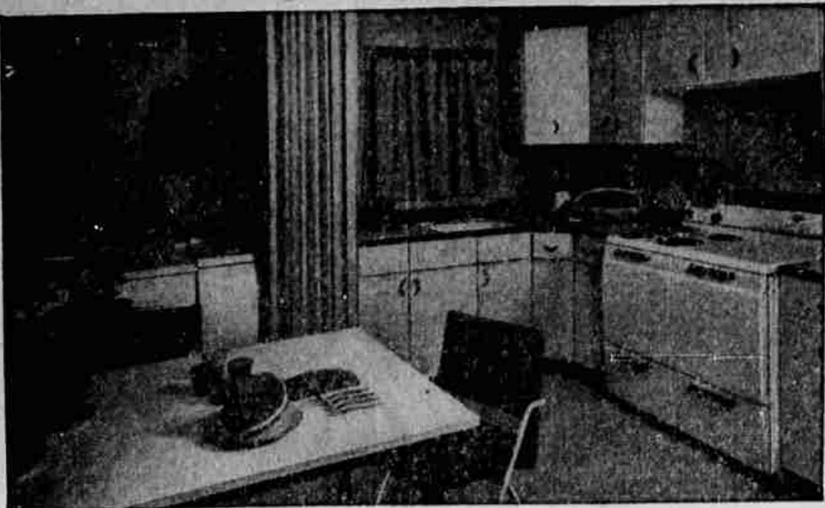
Cabinets Can Integrate The Layout For Your Kitchen



Kitchens no longer are steamy, unsightly rooms to be hidden when company comes. The modern kitchen has become efficient, but it is also as charmingly distinctive as the homeowner wishes. It's the room where the family frequently dines and where guests congregate, in addition to being a handy, labor-saving food-preparation center.

The new kitchens gain beauty from more careful designing of the things that go into them. Both the appliances used to process food and the storage cabinets have been improved.

Many homemakers find that a beautiful, effective kitchen depends as much on the necessary cabinets as on the refrigerator or the range. Because appliances are steel, the same material is often chosen for the cabinets. These are now available in a wide array of sizes and shapes that can remain gay and charming while teaming with modern appliances.

One effective team is the built-in and the cabinets which house them. The cabinets hold the built-in oven and the surface range while providing the necessary work surfaces. There are also cabinets to go with built-in-the-wall refrigerators and freezers. For all the built-ins, the cabinets provide drawer space and shelves for needed equipment.

Some cabinets also house an exhaust fan with a hood which can be placed over ranges. The fan keeps fumes from soiling equipment and walls. But the modern designs for hood, fan and cabinets can add a decorative touch to the kitchen.

There also are specially designed cabinets which are used in the peninsulas and islands now popular in kitchen plans. When an island range is used to save steps in a large kitchen, it usually is backed with a line of cabinets. Cabinets on both sides of the range enlarge the work surfaces. Cabinets suspended from the ceiling also are helpful in island and peninsula designs.

Know-How For Appliances Is Given In The Directions

The people who make and sell your home appliances hope you will read the directions that come with them. It's just a hope, but sometimes they get pretty discouraged.

Manufacturers labor over directions for use of their products. They try to put their reports into language anyone can understand.

Often, they are quite elaborate. Your shiny, new appliance comes with a beautifully printed booklet telling you how to get the most out of it. Other manufacturers try to prevent directions from getting lost. Sometimes they are attached to the appliances. Sometimes they are even etched into the steel of the appliance itself.

But most producers have become convinced that very many people will not read those directions. To meet the situation, safety standards of household equipment are put at a very high level. Nobody wants to kill or injure his customers.

In addition every effort is made to create appliances which are as near foolproof as possible. In some machines that have been under development through many years of use this can become close to perfect.

For example, one typical refrigerator manufacturer says there is virtually no maintenance problem. The machinery is sealed in and is designed to run for years without attention.

This manufacturer says there are virtually no calls for maintenance. What few there are, come from people who not only have not read the directions, but do not know what a refrigerator is supposed to do.

Some other appliances require more active operation by customers than refrigerators. They have been made as simple as possible and they become simpler every year. But the customer who gets the most out of them is the person who knows what they can be expected to do and how they can be made to operate most effectively.

The directions are given you to give you that information. Year after year, manufacturers send them out with their products hoping they will be read. The customer who does read them is most apt to get what he wants.

Exhibit Crush Proves Appeal Of Appliances

The men who are trying to get the women out of the kitchen are packing them in — yes, packing them into the kitchen!

This paradox is being repeated in stores across the country when merchants put on special shows of home appliances. The women crowd into the shows to find out about the appliances that can, among other things, reduce the time they spend in the kitchen. They also learn, at the same time that a modern kitchen is a pleasant place which can become a social center, with Dad, the children and all their friends getting into the act.

Many merchants have assumed that a fashion show was something that was likely to attract more women than almost any other event they could stage. Some of them have been amazed to discover that well-planned appliance shows have brought larger crowds than the fashion events

Santa Claus Works In Your Bank To Make You A White Christmas

Your grandfather might have wondered at the idea he could find Santa Claus in a bank. But many people who plan a white Christmas through purchase of appliances for their homes are finding that banks have changed since Grandpa's day.

Maybe bankers never were as austere as people thought. They keep their eyes open and learn.

Certainly, 1955 bankers are wiser than those of a generation ago. Today, loans for appliances to people like you are big business. More than 10 million Americans have borrowed money for appliances or home improvements.

At the moment, commercial banks have about two billion dollars out on loan to individuals like you for things like refrigerators, ranges, home laundries, water heaters, dishwashers, freezers, and other home appliances. That's the unpaid balance, not the total of the original loans. Each month the customers walk into banks and borrow another 200 to 300 million for appliances.

It's good business for the banks, but like any good bargain, it's good business for the other fellow too. And the other fellow might well be you.

BANKERS CAN HELP

Most modern banks have officers whose job it is to see that everybody gets a good bargain. They are called loan officers. The fact is that bankers, like a lot of other people, realize that most Americans are honest. They can soon screen out the few poor risks.

At the same time, loan officers are experts on the needs and abilities of people like you. They don't want you to accept a loan that might prove a hardship for you later. That would be poor business for both you and the bank.

Sometimes people who are using bank loans for the first time are a little frightened at the questions loan officers ask. Maybe it's a hangover from Grandpa's feeling that a bank was a pretty grim place.

The modern bank isn't grim at all. Chances are, you will be greeted by a pleasant receptionist who will direct you to the loan department. There you may have to wait a few minutes. The personal loan and sales finance department of a bank is usually one of the busiest of all.

But you will have a comfortable place to wait and it is possible you will find posters and booklets telling you how you can buy home appliances by means of a bank loan. There may even by a display of appliances.

NOT SO GRIM

But what about the loan officer? Is he grim? Or friendly and helpful?

He is much like a merchant who wants to sell you something. But there is this difference. The merchant who gives you the wrong goods usually can take them back the next day and no one is hurt. If a bank gives you the wrong loan, it means trouble for you and for the bank for a long time.

So your loan officer is more than a merchant. He's an expert —just like your doctor or your lawyer. Much more than half his job is to protect you. He knows that if he protects you he protects his bank at the same time.

He will ask some personal questions — just like your doctor. Like a doctor he holds your answers in confidence. More and more people are going to such officers for sound professional advice. Just as a doctor tells you how to keep a sound body, the banker tells you how to maintain healthy finances.

INSURANCE USED

You may get credit life insurance with your loan. If you should die, the insurance pays off the loan and your family isn't burdened. Sometimes health insurance is available, which pays off if you are disabled. Such insurance might save Santa Claus's gift from becoming a burden to you.

Your loan man might even tell you that the loan you planned to get isn't a good idea. It will help, if this happens, to remember he is protecting you as much as his bank. He knows what misery a bad loan can cause a borrower. On the other hand he knows what a big help the right loan can be.

He can also give both advice and help if something goes wrong in the future—accident, illness or other unexpected difficulties which might interrupt your monthly payments on the loan. Hunt him up in such cases, don't avoid him.

You find helpful, sensible loan officers in banks and also in savings and loan associations, credit unions and small loan companies. Each has its own program and method for making loans. If you have an "open-end" mortgage on your home it might also be wise to find out if the appliances you want can be attached to that open end.

The principle of all appliance loans is the same. You can save your money in good, hard durable goods and enjoy the use of them while you get together the cash to pay for them.

Freezer Paradox

When you cook frozen food that has been thawed and use a small amount of water, cooking takes about half as long as with unthawed food.

You have run into this paradox with commercial frozen foods. But some foods need to be thawed before cooking and some do not. When you have your own freezer, you cannot depend on the package directions of the commercial foods. It is wise to work with a dealer who can advise you on the handling of food.

A home freezer can save as much as $113 a year on meat, fruits, vegetables and ice cream. Some owners say they have saved more than $250 a year.

One of the most important aspects of good kitchen planning is proper lighting. All work areas should have good overhead lighting that doesn't cast shadows. Lighting arrangements should be checked each time a new appliance is installed, specialists say.