



## Have You Heard?

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### Re-Designing A Kitchen

Your kitchen is the most used room in your home. And if it was built or remodeled more than 10 years ago, it may be time for a change. Perhaps it is no longer current with the needs of your family.

The ideal kitchen has changed. It was once the place where mother worked alone and everyone else stayed out of the way. Today, mother may still be the only cook, but the kitchen has become the gathering place for busy families. A place to be together.

So, when re-designing a kitchen, consideration should be given to the many activities other than cooking that take place there.

The kitchen may be a message area, home office, study center, hobby workshop or just a place for lively conversation. Whatever activities need to be accommodated, adequate table and counterspace are essential for comfort and convenience.

Plan special work areas in which particular jobs can be performed. Everything necessary to do the job should be in one location. For example, locate a salad-making center between the sink and refrigerator. All essentials for preparing salads including knives, mixing utensils, cutting board, food processor, salad bowls, dressing ingredients should be in the immediate vicinity. This allows the cook to reach into the refrigerator for the salad fixings, wash the produce in the sink, pre-

pare the ingredients on the chopping board and in the food processor and mix the ingredients all within a few steps of each other.

There may be more than one person cooking at the same time so the kitchen should be designed to avoid getting in each other's way. Adequate aisle space is important.

Peninsula or island counters have become popular as work areas when several people are cooking in the kitchen at the same time. The peninsula or island could house a cooktop, chopping block or sink as well as outlets for the many appliances used today. Additional storage space underneath or above adds greater convenience. Or a snack bar, table or pull-out counter located on the opposite side to direct traffic away from the work area.

Convenience also needs to be considered. A step-saving arrangement of sink, refrigerator and range is most basic. Ample counterspace and storage of things where they are used helps in reducing the amount of time and effort needed in food preparation. Also, try to store items used frequently within reach rather than on high shelves where a stepladder is always needed. Organize items on lazy Susans for convenient accessibility.

Easy care is yet another consideration in re-designing. Select material that helps to cut down the time spent in cleaning. For instance, look for cabinets that can be wiped clean, smooth counter surfaces, washable wallcoverings,

no-wax flooring and simple window treatments.

Get your entire family involved in a kitchen update project. Many heads come up with more innovative ideas than one and if the room is planned well, it will not only be enjoyable to be in, but it will also be well-organized and easy to keep clean.

### FUTURE TRENDS IN APPLIANCES

By the year 2001, automobiles will have microwave oven compartments instead of glove compartments. They will be used to prepare hot breakfasts on the way to work or dinner on the way home. Flowers, bottles of wine, videotapes, and dinner will be delivered to the workplace to be taken home.

Cars will also come equipped with telephones than can program kitchen appliances to defrost, pre-heat, and bake foods, as well as make ice cream.

Imaginative new products are on the way. Here's some of the expected useful items buyers say they want:

A programmable bathtub - you determine the time and temperature. Set in advance to have the bath ready when you wake up or arrive home.

A lighted showerhead, using no batteries or outside power source. It runs on a water powered generator.

A quiet garage door opener to end rumbles that kill sleep.

Big kitchens with atriums, combination convection-microwave and walk-in pantries. More counter space, with tuck-under hostess carts.

Some high-tech changes are expected in the early 1990's: Most new homes will be "computer-ready." By then, the telephone can be used to start dinner, water the lawn, etc. And there will be better heat pumps, solar design, and radon-proofing.

## New Year's Resolutions That Pay

HARRISBURG — A New Year's Day tradition is to adopt resolutions to lose those extra pounds, get a better job or get one's financial affairs in order.

"Credit unions cannot help people lose weight or change careers, but they can help members manage their money better," said Michael J. Judge, president of the Pennsylvania Credit Union League. The League represents 1,200 credit unions, cooperatives that provide financial services to 2.5 million Pennsylvanians.

The following resolutions will help people who are overburdened by debt, have inadequate record-keeping and who are unable to save for emergencies and planned purchases.

**Resolve to adopt a monthly budget and stick to it!** Even the most informal budget can be a good first step toward financial awareness, according to Judge. A monthly budget lists all income and expenses and helps a person make cuts accurately if needed. It helps assure there is enough money to meet necessary expenses.

To start, budget for the previous month, the current month and the upcoming month. Use the figures for the previous month to plan for the current and upcoming months. Experiment with different budgeting systems until you find one that suits your needs.

**Resolve to save regularly with each pay!** Financial advisors recommend a goal of 10% of net take-home pay. Use regular savings to establish an emergency

fund and to save for down payments on a house or automobile.

"By saving money and purchasing with cash, people would avoid overextending themselves on credit," said Judge. Credit unions offer payroll deduction to make it easy for workers to place a percentage of their pay into a share savings account. They also offer Individual Retirement Accounts through which members can save for retirement.

**Resolve not to overdo the credit cards!** Credit cards are convenient and provide the safety of not having to carry cash. However, too much easy credit can hurt you.

One or two credit cards can usually suffice for most people. When looking for a credit card, it pays to shop around because rates and terms vary. Generally, credit unions offer credit cards at lower rates than can be obtained elsewhere.

"If you know you will carry a balance on the card, shop for the lowest interest rate," said Judge. "If you plan to pay off the balance every month, look for a card with no annual fee."

Consumers can avoid "creeping debt" by paying for small purchases with cash. A low-cost personal loan from a bank or credit union is an option for larger purchases such as major appliances and stereo equipment.

"Make sure these resolutions are kept by creating a plan to accomplish them," said Judge. "Create small action steps and a realistic timetable to complete each resolution."

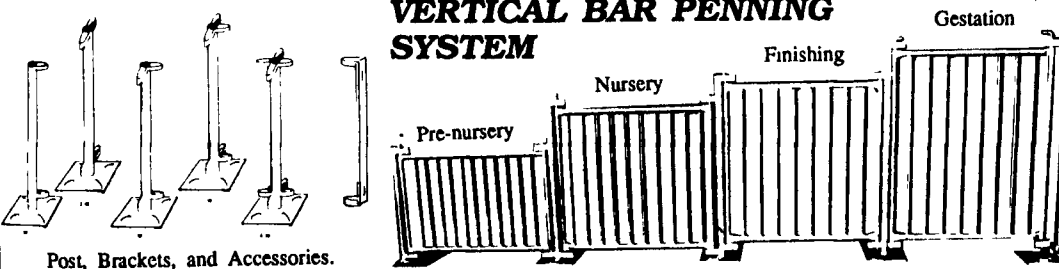
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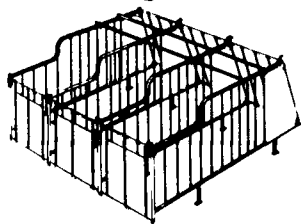
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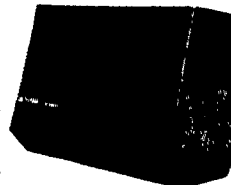


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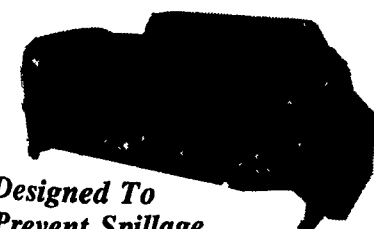
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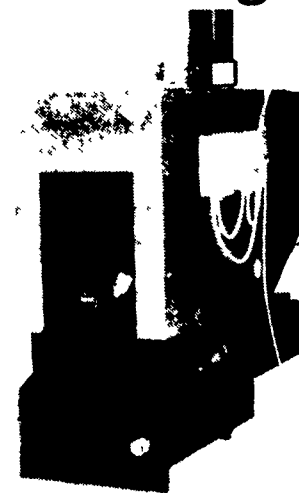
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