Light Housekeeping

By LULA MACKAY.....

Should your ent or buy a house? Both renting and owning have advantages and disadvantages according to then ewest booklet on "Selecting and Financing a Home," prepared by the U.S. Department of Agriculture's Agricultural Research Service.

First step, according to USDA, is to analyze your housing needs — size of your family and its needs and circumstances. A rule of thumb concerning the mortgage payments and operating expenses of a home suggested by the booklet concerns the percentage of incomen ceded after taxes.

For instance, the head of the family, 34 to 44 years old, with an income over $5,000 (after taxes) could afford to spend '0-percent of his income on housing. This would include the principal, interest, taxes, insurance, repairs and fuel, light, refrigeration and water.

Other items in shopping for a house, the booklet points out, are to locate a house in a neighborhood that is attractive, neat and well maintained; offers public transportation, police and fire protection, and an area that does not produce excessive smoke, odors and fumes.

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Shopping for a mortgage is another item of consideration where knowledge of the different terms available would be useful for the would-be homeowner.

Terms you should know include an "open-end" mortgage (where you may borrow more money without rewriting the mortgage); "packaged mortgage" (to include furniture, possible a refrigerator) and a "prepayment mortgage." a deed and various forms of deeds which are available.

Various types of mortgages available include conventional loans, VA guaranteed loans, VA direct home loans and FHA loans. The Farmers Home Administration makes housing loans to rural families and to those who live in small communities. Various of home insurance are also discussed.

The booklet, Home and Garden Bulletin No. 182, is available from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402 for 15 cents.

* * *

What are the most flammable fabrics?

The nice, soft napped fabrics are most flammable — flannelette, and brushed nylons and brushed synthetics; pile fabrics, such as corduroy, velvet and similar materials; loosely woven fabrics; and lightweight, fluffy sheers used for party clothes, according to specialists at the University of Rhode Island Cooperative Extension Service.

Rayon, cotton, linen and some nylons are highly flammable, although one nylon called "nomex," is flame-resistant, according to the extension service. Other flammable fibers are acetates, such as arnel, acele, celanese and chromspun, and acrylic fibers and polyesters.

Silk and wool burn very slowly, but the more sheer they are, the more readily they will burn.

Washable fabrics however, may be dippedi n a flame-retardant solution, and non-washables be sprayed with the same solution. The solution can be made at home and applied to clothing, curtains, draperies, upholstery and scatter rugs, as well as to holiday costume materials and decorations.

* * *

According to the University of Rhode Island specialists one solution which can be used for garments and household fabrics (except those made of rayon or resin-treated cottons, crush-resistant, wrinkle-proof and permanent press), is made by dissolving seven ounces of borax and three ounces of boric acid in two quarts of hot water.

The broic acid powder will dissolve more readily if mixed with a small amount of the water to make a paste before stirring it and the borax into the hot water.

For resin-treated fabrics and rayon, the extension service recommends a solution of 12 ounces of diammonium phosphate dissolved in two quarts of water.

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Before donning your long johns, an all-over sprinkling of super-absorbent baby powder will help keep you cool and comfortable under your heavy ski garb — even if the temperature decides to take a sudden climb.

Dust some extra baby powder on your feet before pulling on those extra heavy ski socks. Your feet will stay dry and comfortable no matter where your skis take you.

If you find the chin strap on your ski cap a bit tight, baby powder will help ease the chafing. Also apply baby powder to other places where your ski wear tightens such as ankles, wrists and collar.

At the end of your ski day, take baby powder with you into the shower room. An after-shower dusting will extend that cool, comfortable feeling right into the social hour around the lodge fireplace.

* * *

Protection from windburn, chapping and dry skin is as easy as using baby oil. Apply to exposed skin before going out on the slopes to help keep your skin lubricated and to prevent the discomfort of taut, itchy skin.

If you find that you've been exercising some little-used muscles and you're a bit stiff and sore at the end of a rigorous day of skiing, warm a small quantity of baby oil and rub it into those sore spots — shoulders, calves, thighs.

Then relax in a warm tub. When you emerge, you'll feel relaxed and refreshed and maybe even ready for a bit of moonlight skiing.

* * *

The hard hat, standard with the construction worker, packs a wallop in women's millinery for spring.

And why not copy it? Other clothes from the workingman's wardrobe already have been copied for feminine sportswear, from overalls to porters' suits to the cowboy's ride-the-range apparel.

Now the milliners are in the act, offering matching hats for complete coordination. Several of the hard hat copies were shown by the Millinery Institute of America during the 56th semi-annual "press week" for visiting fashion reporters.

"The look — new respect for the working man and his type of clothing — will be the spring replacement for hippie fashions," the institute said.

* * *

Among the styles featured were a floppy, wide-brimmed denim worn with matching work shirt and pants, a denim railroad cap with overalls, a safari hat for the hunter and a panama for the New Orleans tycoon of other days.

The revival of the clothes of yesterday — "the new nostalgia," the institute called it — also inspired many of the designs.

The peasant look, the apparel of the 1930s and 40's and even the early 50's brought back the brimmed leghorn, milan and straw braid. Most were trimmed with either feathers or such nostalgic flowers as poppies, roses and buttercups.

One was a winged number in shiny red straw by Chanda. A sherperdess outfit inspired Frank Olive's creation in purple felt with a matching ostrich feather in the back.

Hats to war with pants were shown too. With knickers there was a gypsy scarf hat, with a jumpsuit and matching jacket a lovely newsboy hat in melon. Evening hats varied from turbans to wide straw brims with lots and lots of flowers.

* * *

Yes, you may freeze butter and it will still maintain its quality for 2 months, according tol he Department of Agriculture.

A few days' supply of butter should be stored in the regular section of your refrigerator. It may be removed ten to fifteen minutes before use for easy spreadability.

Use your knowledge of USDA grade shields — Remember grade AA butter is delicate, sweet and made from high quality fresh, sweet cream.

Winesap apples are probably in your market now, and they're good for all-

Appropriate events marked the birthday celebrations honoring Dr. Martin Luther King Jr., at YMCA's of the Greater Baltimore Area.

By resolution the board of directors encouraged units of the metropolitan Baltimore YMCA to take action to recognize the occasion. Several YMCA branches have scheduled observances for the balance of the week:

At, the Central YMCA branch, 24 West Franklin purpose use. They're the deep, bright red apples — often with small scattered white dots say USDA marketing specialists.

YMCA observes King birthday

St., a multi-media presentation entitled "A Man With A Cause" will be offered in Room 200, on Friday, January 15, from 12:20 to 12:40 p.m. Light refreshments will be served before and after the program and donations received will be sent to the Southern Christian Leadership Conference.

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The Central branch will also show a 30-minute film, "The Man Nobody Saw," in Room 200 at 7:30 p.m. today (Friday).

The Druid Hill YMCA branch will hold a teenage "Rap In" session on Friday, from 2:00 to 4:00 p.m., at the branch, 1819 Druid Hill Avenue. The group will discuss social issues and other matters relating to today's teenage problems.

At the Towson YMCA branch, 600 West Chesapeake Avenue, Towson, a display depicting Martin Luther King's philosophy of "working with people" in a way that's relevant to today will be exhibited.

All of the observances are open to the public.

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