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Subject: "PLANNING TO FINANCE ELECTRICAL INSTABLATION." Information from Mary A. Rokahr, Extension Service, U. S. Department of Agriculture.

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Day dreams sometimes come true. A good many rural housewives, for example, have been day-dreaming for years of the time when there would be no more need of filling three or four oil lamps every day, because the house would have electric lights. Or of the day when no more water would have to be lifted or carried, because an electric pump and water system would do the work instead. Or of cutting down the energy required to do the weekly washing, because an electric washing-machine would do the heavy labor.

Well, these day-dreams are really coming true for hundreds of families, on farms and in small towns. Electricity is being made available to more and more households, both for farm and home use. Those who have not yet contracted for current are considering whether or not they can afford power, how much it will cost to bring it to the house, how much afterwards to buy and operate the various appliances.

I asked Mary Rokahr, Extension Home Management Specialist of the U. S. Department of Agriculture, to tell me a little about families in different sections of the country who are managing to get current installed and paid for.

"In my travels around the United States," Miss Rokahr said, "I find that one of the first things farm families are doing, when they know there is a possibility of electricity reaching them, is to hold a family council. They discuss the changes they will have to make in their financial plan if they are to assume a rather large new expense.

"In Vermont the families are using a rural electrification estimate sheet. Many families have saved enough cash for wiring and the purchase of equipment in anticipation of the coming of electricity. But if they have not been able to do this, they first put down the amount they will have to borrow to install electricity and buy equipment. Suppose this investment is, say,— \$200. Surely for each \$50 spent, at least two hours' time of every member of the family should be invested in studying available electrical information and making financial plans. A year, or two years from now, it would be unfortunate to find yourself regretting that you had made the wrong decision regarding the number of service outlets you planned for.

"The Vermont families estimate also how much cash they are now spending for kerosene for lamps and lanterns, gasoline for running the washing-machine and for other purposes. If they plan to substitute electricity for fuel for cooking, they include that cost. Perhaps they find the total monthly bill at present to be a dollar and a half.

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"The next problem is to estimate how much the electricity will cost per month to use. The Vermont Agricultural College -- and probably the one in your State -- has issued bulletins which tell the amount of electricity needed to run a washing machine, iron, toaster, percolator, and other equipment, also lights. When the farm family totals the cost of using this equipment, they may find that the expected monthly electric bill will be about four dollars.

"This means that the increased cost of using electricity, apart from the cost of installing it, will be the difference between one dollar and a half now being spent, and four dollars a month. This is two dollars and a half a month, or thirty dollars a year. The question is -- where is that thirty dollars coming from? Then there's the amount to be paid back monthly on the money that may have been borrowed to install the electricity, wire the house, and buy equipment.

'Where there's a will, there's a way.' One of the solutions farm families have used for finding the extra money is to grow a larger garden. Then cash formerly spent for food may be released to pay the electric bill. The acreage of a cash crop may be increased, or the poultry flock enlarged. Family teamwork is needed, of course, and most farm families have that quality to a high degree.

"After the financial plan is well developed, there are decisions to be made about wiring the house. This cost depends on how many lights and service outlets are installed. It is essential to anticipate as many of your lighting needs in advance as you can. It costs from 4 to 10 times as much to add an outlet after the building is finished as to install it at the time of building.

"The best way to check on the number of outlets you will need is to make a plan of each room and indicate on it just where you would like to have lights or base plugs. If the number must be closely limited, have at least one double service outlet in the side-wall of the living room, the dining-room, and each bed-room. In some rooms you'll want outlets for pin-up or portable lamps. Place them so that you need never carry an extension cord across a passageway or under a rug. A double wall outlet on one side of a bed-room, wherever you expect to put the bureau, will enable you to have dressing-table lights. Have enough outlets, if possible, so you can occasionally change the position of your furniture. Lights in closets should not be forgotten. The man of the house needs a light near the mirror he uses when shaving.

"In the kitchen you will need one or more outlets about 38 to 42 inches from the floor for the iron and other appliances which should not be attached to a drop light or lighting fixture. The kitchen may be lighted by an overhead ceiling fixture if the light is diffused so that the worker does not stand in her own shadow at the sink or stove. Or each of these centers may be lighted.

"Don't forget switches at doors and at the top and bottom of staircases.
'Three-way' switches are very convenient at night when entering a house or a room. The light can be turned on from the doorway, turned off at the doorway on the other side. Such switches are a safety measure at the top and bottom of the cellar stairs, to prevent falls. Switches can be installed to turn on lights in the barn or garage from the back porch or kitchen. It is a protection to be able to turn on the porch light from inside the door."

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