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UNDERDOG

POPEYE PARTY

COMPLETE OCTOBER SCHEDULE WLAC-TV NASHVILLE

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SPECIALS: 10/4 "NATIONAL SPORTS AND PHYSICAL FITNESS TEST" (COLOR) 9:00-10:00 PM
10/9 "CAROL AND COMPANY" (COLOR) 9:00-10:00 PM
10/27 "IT'S THE GREAT PUMPKIN, CHARLIE BROWN" (COLOR) 6:30-7:00 PM

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Our 21st Year

TM-10
To The Point
by John E. Stanford

October is Cooperative Month. There may be no parades or earth-shaking spectacles to point up this fact, but that doesn’t preclude the fact that more than 60-million Americans share ownership in one or more cooperatives and that, in virtually every instance, this partial ownership helps to provide them with a better way of life.

A cooperative is just as legal, just as moral and just as American as any of the other three primary ways of doing business—sole ownership, partnerships, and stock corporations. Cooperatives usually don’t come into being, however, until these latter three types of businesses have failed to provide needed goods and/or services at all, or have failed to provide them in sufficient quantity and quality, or have failed to provide these needed goods and/or services at a reasonable price. Cooperatives are locally-owned, non-profit corporate devices which come into being for the specific purpose of serving the people who own them.

One of the humorous, yet ironic, twists through the years has been the fact that a number of our nation’s newspapers which have seen fit to lambast cooperatives for reasons best known to them—usually based on editorial opinions rather than facts—subscribe to the services of the Associated Press, the world-wide news gathering agency which is also a publishers’ cooperative.

Cooperatives are the corporate extensions of cooperation. Our forefathers did not need a formal organization to help, and to be helped by, their neighbors in log rollings, barn raisings and corn harvests. But when neighbors and friends got together for such purposes they were, in a very real sense, functioning as a cooperative.

This same spirit of doing things together to provide needed goods and services at the lowest possible cost has carried on throughout our economic history. City, town and rural people use their very own cooperatives to secure housing, food, health care, credit, insurance, drugs, furniture, and petroleum products. Our rural electric and telephone co-ops are among our best known and serviceable organizations. Farmers use co-ops to get feed, seed, fertilizer, chemicals and steel products and to sell their crops and livestock products. All of this cooperative business tallies some $20-billion a year. That, just for example, is four times the amount of money that has been invested in approximately 1,000 rural electric co-ops during the past thirty years.

In these days of big business, such as the large chain stores, many small local businesses have had to join hands with other small, local businesses to cooperatively purchase their products and thereby stay competitive with the giant chains. This holds true for many druggists, grocers, hardwaremen, clothing and other independent merchants.

Cooperatives are probably the most democratic types of business yet conceived. Members own their business, usually on a one-member, one-vote basis. They can and often do have a big voice in the operation of their business. If you don’t believe this is important, try taking a hundred shares of stock into an annual meeting of a big corporation where millions of shares of stock are outstanding (and voting is based on numbers of shares held rather than the co-ops’ one-member, one-vote system) and see just how far your voice will carry.

We do not advocate here, nor have we ever heard it advocated anywhere, that American businesses should all be cooperatives—no more than we advocate that all cars should be manufactured by General Motors or that General Electric should make all appliances.

But we do say that most cooperatives have served and continue to serve an important function in the American way of life. The fact that 60-million Americans, almost one-third of our entire population, share ownership in one or more cooperatives attests well to this fact.

As a matter of still another fact, co-ops are good, not only for those who are active members, but for ALL Americans.
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**RANCHING IN A HEN HOUSE**

By John Stanford

Never, again, will I speak unkindly about rats. Rats, you see, are rodents, but so are chinchillas. And while rats may be among our most undesirable creatures, their kinfolks, chinchillas, are among the most valuable, per pound, animals in existence.

Relatively speaking, chinchillas are new in our country. It was not until 1923 that eleven of these animals were imported to the United States from the Andes Mountains of South America. And although they are quite reproductive creatures, it is estimated that production of their pelts (primarily for luxury coats for women) is about 30 years behind market demand.

Chinchillas are small ground rodents which grow to about 10 inches in length and weigh between 18 and 35 ounces at full maturity. They have a soft, silky fur coat made up of hairs 1-to-1½ inches long. Their fur is gray with a deep blue-gray underfur and a white belly. Quality of fur is judged by clearness of color, thickness (density) of hair, smoothness of finish and uniformity of pattern.

Female chinchillas, which can be bred to a 111-day gestation period at 9-to-11 months of age, average from two to three litters per year and have been known to have as many as five or six offspring at a time, although 3 to 4 babies raised per year is closer to the average. Females make good mothers for their own offspring although other females have been known to kill babies not their own. Male chinchillas, which usually keep several families going at a time, have often been known to help mothers with their young.

"Chinchilla Ranches" have become relatively popular in our country and, to an extent, around the world in the past few years. Several reasons probably account for this fact, among them being: (1) it takes relatively little space to raise chinchillas, (2) cost of production in terms of materials and labor is low per animal and (3) it can be a profitable business, or part-time business.

But just how little or how much or how profitable? For our answers we turned to one of the better chinchilla producing and distributing firms in this region, the Young-Bennett Chinchilla Ranch at Linden, Tennessee. Manager of the firm, which operates its business offices out of Louisville, Kentucky, is Earl Strickland, who converted a modern chicken house into a chinchilla ranch just on the edge of Linden.

The Young-Bennett operation, explained Strickland, is primarily one of placing good breeder stock.
in the hands of people who want to get into chinchilla ranching from the ground up. To put it another way, Young-Bennett is more of a "stocking" than a "pelting" operation, although it does considerable business in each of these two primary functions of chinchilla ranching.

And what, for a person or couple or family wanting to get into chinchilla ranching, would be a good start?

Answered Strickland: "We recommend a minimum of eight females and two males to begin with. We have what might be called a basic unit which, in addition to these ten animals includes eight pens, waterers, feeders, and enough feed, hay and dust to last six months. All ten animals are guaranteed to live for at least one year and to be able to reproduce."

"We caution everyone against thinking of chinchilla ranching as being a get-rich-quick type of thing," said Strickland. "As a rule of thumb, however, and based on the best information available, we feel safe in saying that a person starting with the basic 10-animal unit will have, in about three years, enough breeding animals to produce about 300 offspring per year, enough to bring in an income of about eight to nine thousand dollars per year."

"Of course there are, or can be, some variations," added Strickland. "For example, a man probably will keep his best females for breeding stock until he gets the size herd he wants, and his best males at the ratio of one to every four or five females, so he might go awhile before he is ready to cash in on any sizeable number of animals. Also, since the on-foot price generally brings in considerably more than the pelt price, he might be reluctant to hurry anything to market that might later be sold on foot, so his income might be delayed some of his own choosing. By and large, however, that $8-to-9,000 after three years or so, beginning with the basic 10 animals, is a reasonable estimate for an average combination of sales on foot and pelts."

And what, we asked Strickland, is the price of the 10-animal, pens-feeders-waterers-dust beginning unit?

"This inclusive unit, fully guaranteed, runs $2,900."

And how about the marketing of pelts, Strickland was asked.

"About 3,000 members of the Empress Chinchilla Breeders Cooperative in New York use this organization as their marketing service. Empress

Earl Strickland proudly displays one of the 1,000 chinchillas housed at the Young-Bennett Chinchilla Ranch at Linden, Tennessee. Chinchillas must be picked up by tails as they have ability to release hair from bodies, which will later grow back out.

is a co-op, organized along the same lines as our electric co-op, to provide a needed service. As for the actual pelting, we are getting set up here to take growing animals at 3 or 4 months of age and raise them out to full maturity of about 9 to 12 months, kill, pelt and send on to Empress for processing and selling. There will, of course, be a modest charge for this service, but at the same time will provide a real service, such as savings of pen space, for the rancher who needs this service."

Chinchillas, which at Young-Bennett are caged in pens 15-by-24-by-12 inches high, do best at temperatures of about 70-to-72 degrees. This narrow range is provided on a year-around basis by an electric heat pump which Strickland describes as "wonderful."

It's a matter of fact that only enough chinchillas are pelted each year to make a few hundred chinchilla coats, this based on the additional fact that 120 pelts are required to make a coat of normal full length. Their cost runs into thousands of dollars.

If word gets out about this to the chinchilla's kinfolks, they may insist on caviar instead of cheese on rat traps!

Caring for 1,000 chinchillas takes a good bit of work, although not much time on a unit basis. Chinchillas require about 1 cent of food per day. Each cage has separate waterer. Cans on top of cages are filled with a special dust and put in cages twice each week for chinchilla "baths."

Strickland is proud of heat pump which cools and heats his chinchilla ranch at a constant range of 70-to-72 degrees. He discusses installation with Henry Phillips, Area Supervisor for Meriwether Lewis Electric Co-op, supplier of electric service to the ranch.
Many tourist attractions in 4-county area served by Caney Fork Electric Co-op are only a portion of the many facilities and attractions being promoted in a 20-county area by the Cumberland Mountains Wonderland Association. Electric co-ops electrically serve most of the 4,000 square mile area.

RESOURCE DEVELOPMENT, TOURIST PROMOTIONS AID 20-COUNTY AREA

By L. J. Strickland
Resource Development Specialist
Extension Service
University of Tennessee

Logical procedure for resource development is to secure an accurate summary of assets and conditions and availability for multiple uses, then develop a program for optimum utilization.

One of the assets and resources that has been used to a great extent is water. The principal streams of Tennessee have been so managed as to remove flood hazards and to store up large quantities of water that is now available for many additional uses. Prior to storage, the amount of water through the years was quite variable, ranging from excessive amounts to droughty conditions. The construction of dams and reservoirs has made it possible to have a bountiful supply of water for uses in industry, agriculture and recreation. Along the Tennessee and Cumberland rivers, the storage of water and the construction of adequate locks have opened up a greater portion of Middle and East Tennessee to navigation.

Recreation Great Use
Perhaps the greatest use of the water resource by large numbers of people is the use of stored waters for fishing, boating, skiing, sailing and swimming. The presence of the water to adjacent land makes it more attractive for vacationists to use for camping, hiking, hunting and other outdoor activities.

These advantages have attracted millions of visitors annually to these waters. The vacationist likes a change, variety, a change of pace. He has created a demand for varying types of fishing, hiking, horseback riding, sightseeing, visiting natural physiographic features and historic places. As a result of these interests a profitable industry is rapidly developing adjacent to these nearby manmade reservoirs.

Rapid Increase
The annual rate of increase of demand of tourist travelers is in excess of 10%. This increase demands additional quality recreation facilities. The expenditures of tourist and other vacationists in Tennessee is expected to nearly double that of the total agriculture income of the state.

Tourist attractions may well become an asset to agriculture by opening up additional markets for use of land, livestock and produce. Lands may be improved to enhance wildlife production and can be used for hunting, hiking, trailer camping, specialty fishing, lakes, ponds and other uses. Horseback riding is increasing in popularity. How many farms may improve their income by raising horses for riding, raising and breaking them for such uses? How much more attractive can the horse shows be made to attract more outsiders? How much more demand do these invading tourists make for milk, beef, pork and vegetables?
Potential Is Great

The potential is beyond imagination! The tourist business will have its effect upon direct and intermediate services and businesses, thus directly and indirectly contributing to the economic improvement of the entire area.

To develop and promote their area in a more coordinated and forceful manner, imaginative leaders of 20 counties along the Cumberland Plateau and adjacent Eastern Highland Rim have organized a non-profit organization to promote tourism and recreation for the entire area, which totals some 4,000 square miles of mountain beauty. The Cumberland Mountain Wonderland Association, which may well be the largest area tourism promotion in the United States, is not in competition with any individuals, groups or other organizations. On the contrary the Association, which is currently headed by Clarence Redmon, Electrification Advisor of Caney Fork Electric Co-op, is dedicated to the promotion of the entire area and to cooperation with all individuals, groups and organizations, present and future, which are similarly interested in and dedicated to the economic welfare of this and adjacent areas.

Added Business

One example of how a portion of an existing farm can be converted into a local recreational facility is Colvert's Lake Resort, one mile east of Smithville and one-half mile to the south of U.S. 70. This was one of the first farms electrified by Caney Fork Electric Co-op 26 years ago. This farm now offers, in addition to cattle production, vacationing opportunities for entire families—Mother, Dad and all the children. The Resort includes lodging, swimming pool, adequate dressing room and showers, space for 50 travel and camper trailers as well as modern cabins with kitchenettes that can easily accommodate 40 or more people. Besides these advantages it is only a 10-minute drive to two State Parks as well as numerous boat docks. Fishermen of all ages may try their luck catching trout out of the Resort's trout pool one day, and the next day tackle the much larger Center Hill Reservoir. Opportunities for fishing range from catfish and bass to gamey trout.

Minutes Away

In addition to the on-the-spot Colvert facilities, also only minutes away are many other attractions such as caves, waterfalls, rodeos, deer hunting and—well, you can almost have what you name.

While the present leadership of the Cumberland Mountain Wonderland Association is vested in a Caney Fork Electric Co-op employee, four or five rural electric co-ops, including Caney Fork, have long since been involved in providing electrical services to this 20-county area. Recreation, like most other important businesses, must have the availability of electricity, and in the rural and small town areas of Tennessee, electric co-ops assure this service in whatever quantity is needed.

A portion of a farm which was among the first to receive electric service from Caney Fork Electric Co-op 26 years ago has now been developed into a first class vacation facility known as Colvert's Lake Resort. Manager John (Cy) Cantrell stands beside swimming pool. Behind Cantrell and in the right background are some of the all-electric cabins which can accommodate 40 persons. There also are camper trailer areas at Colvert's.

On-site trout fishing is available at Colvert's while in the background is a 25-acre man-made lake stocked with bass, bream and crappie.
The Most Important War

By Senator George McGovern

IT IS A PAINFUL paradox that in an age that has mastered the techniques of abundant food production, nearly half of the world's people suffer from hunger.

The existence of widespread destructive hunger—at a time when our planet has the physical and technical resources to feed its full population and more—rightfully stirs the conscience of man.

Moreover, world hunger is an accelerating threat to the peace which we spend billions of dollars to maintain.

We are faced with a spectre of famine on a scale the world has never before known. Unless the nations of the earth do much more than they are now doing to meet future food demands, rampant starvation will be the most painful fact of life on this planet by 1976.

It has taken the entire history of the human race to reach a global population of 3-billion people. The most careful projections indicate that by the end of this century—in just 34 years—that figure will be doubled.

But this burgeoning population growth is not being accompanied by a proportionate increase in food supplies. Each year hunger is a larger and more pressing problem than it was the year before.

This painful truth is magnified by the fact that the food-surplus regions of the world—principally North America, Western Europe and Australia—include only one-fifth of the world's people. The other four-fifths live in Asia, Latin America, Africa and the Middle East, where populations are continuing to outrun the food supply.

Consider, for example, India. Food production in that land of 450-million inhabitants is nearly static. Yet in the next 15 years, India's population will grow by an amount equal to the total population of the United States. By 1980, 637-million Indians will be looking to resources that today cannot adequately feed 450-million.

The effects of starvation are not difficult to envision. The ever-present companions of hunger and malnutrition—lethargy, disease and premature death—breed a vicious circle of listless human beings, powerless both in body and spirit to break the bonds of poverty and economic stagnation.

As shortages become more acute, anxiety increases and hatred for the few who have adequate food grows. This desperation creates fertile soil for violent revolution and for the expansion of communism.

I firmly believe that the most significant competition of our time now turns on whether we or the communist realm can develop the most effective pattern for meeting the hunger and misery of the uncommitted, underdeveloped world.

We unquestionably hold the finest weapons in this contest. The magnificent productivity of the American farmer forms a stark contrast to the difficulties of agriculture in the communist sphere.

But to win this battle we must put our full resources to work. The alarming prospect of massive famine and accompanying political disorder cannot be dispelled by a pilot program. It cannot be pacified. We must move to meet it boldly.

I believe that we ought to declare an all-out war against hunger. We should call upon American farmers and agricultural technicians to enlist for the duration in a war against want. We should announce to the world now that we have unused food-producing capacity which we are willing and anxious to use to its full potential.

To accomplish the objectives of a full-scale attack on world hunger, I introduced in June of last year S. 2157, "The International Food and Nutrition Act." The measure would authorize one-half billion dollars the first year to purchase needed foods in U.S. markets for use overseas, to increase the capacity of developing nations to receive and use this food and to strengthen the agricultural output of underdeveloped countries. As the program gains momentum, it would increase in size and scope by one-half billion dollars a year, to a maximum of $7 billion.

The measure requires that we shift our world food policy from a program limited to the size of our shrunken surpluses to one which would step up our production to meet food needs overseas. It would help achieve a rapid acceleration of food production abroad. The United States and other advanced nations must assist the developing world to undertake the kind of agricultural revolution we have experienced in the last 100 years.

The support given my proposed bill reflects unprecedented unanimity among the American people. Expressions of support have come from every major farm group, from labor, from business, from church groups, profes-

Sen. George McGovern (D. S. Dak.) is a noted authority on world food problems. Prior to his election to the Senate in 1962, he served for two years as Food for Peace Director. He also served two terms in the U.S. House of Representatives. McGovern is a former professor of history at Dakota Wesleyan University. He holds a Ph.D. from Northwestern University and won the Distinguished Flying Cross as a World War II bomber pilot.
These Tunisian children are among the millions of youngsters around the world who are recipients of American food supplies. The cards they hold entitle them to take part in a school lunch program.

sional organizations, the academic community and scores of newspapers and magazines.

I'm not surprised that many leaders and members of the rural electrification movement have lent their energies to the groundswell for an expanded world food program. Rural electrics have been in the thick of overseas rural development for a number of years.

The progress currently being made through the NRECA-AID project, to bring electric power to the countryside in other nations, is an outstanding example of the role that the techniques and the products of rural America can play in achieving economic progress elsewhere.

The value of such efforts extends beyond political and moral considerations, for economic development abroad brings great dividends on the domestic front. We can prove this principle by looking to the postwar development of Japan. After assisting in the growth of her agricultural and industrial economy, we found that Japan became the world's largest commercial purchaser of American farm products.

A recent Department of Agriculture study of 54 developing nations shows that for each 10 percent increase in income, their commercial purchases of U.S. farm commodities went up by 21 percent. Clearly, the strengthening of the diets and the agricultural economies of developing countries—far from removing them as potential customers—will open the way for new long-range markets.

A full-scale attack upon world hunger also would bring new opportunities to rural America. In my own state of South Dakota, the gradual return of idle acres to active production would cause an economic thrust totaling about $240-million each year, as increased farm income is spent and invested.

A confrontation with hunger and with economic retardation cannot be avoided. Either we will make our stand now—with food, fertilizer and farming techniques—or we will be forced to battle hunger's consequences on traditional battlefields, with weapons of destruction and with the lives of our sons.

I am increasingly confident that Congress and the American people will choose the wisest course, and that we will engage in the most hopeful enterprise and the most important war of our time—the War Against Want. (Distributed by NRECA Feature Services.)
HOW GOOD IS YOUR MOBILE HOME WIRING

Most all the mobile homes today are made of metal and are good conductors of electricity. Some of the wiring of the service entrance may have not been properly installed and it is possible a live wire could come in contact with the metal on the trailer. This would energize the tralier and a person standing on the ground touching the metal could be electrocuted.

Electrical wiring properly installed is absolutely harmless but when improperly installed can be very dangerous. When having electrical work done, the best electrician you can employ is usually the cheapest and always safer.

You may wonder just how to know if your wiring is safe. The best way to know is to have the wiring inspector come and check the installation. If it is safe, he will pass on it; if not, it will be condemned. Under the law, the electrician should return and bring it up to specifications of the electrical code.

WHY WIRING INSPECTORS?

The laws of North Carolina and Tennessee empower the State Fire Marshall to make regulations providing reasonable safety measures for the protection of life and property in providing standards for materials, installations, and use of facilities, equipment, consuming, or otherwise using electrical energy in or in connection with any building, structure, or any premises located in these states.

This law as it states is for the protection of life and property. Deputy State wiring inspectors are hired by the state to make inspections of wiring to insure that the wiring in homes and buildings is safe. Each inspector is assigned to a certain area, usually the area served by an electric utility. Sometimes people get the misconception that the inspector is an employee of the electric utility. The man who makes electrical inspections is hired by the state. The fee he collects is for his time and mileage. He is not supplemented by the cooperative.

In this Cooperative area, we have three inspectors. In North Carolina, Mr. Don. D. Farthing, Sr., of Newland, in Roan Mountain, Mr. Black Johnson, and in Mountain City, Mr. Paul Walker of Neva, Tennessee.

Any time you are in need of wiring inspection, call the inspector in your area.

TRUSTEES RE-ELECTED AT RECENT MEETINGS

Three Trustees were re-elected to serve two year terms at the District Meetings held in August. They were Mr. E. L. Lafferty, Banner Elk, N. C., Mr. Carl Teague, Hampton, Tenn., and Mr. J. O. Rambo, Butler, Tenn. All were elected without opposition.

Trailer parks usually provide a safe entrance for the mobile home; however, be sure connection from trailer to entrance is properly made. The above park is operated by the Lion’s Club in Mountain City, Tennessee.

The students of Johnson County begin their classes September 6 in the new high school pictured above. With materials hard to get, the building was not completed on schedule but should be in the near future.
THE RIGHT TO DO-IT- YOURSELF

Reprinted from the Wisconsin Rural Electric Cooperative News.

Our ancestors made their own shoes. They were pretty good at it. They did it for many years until somebody in the community became so much better at it than anybody else that they asked him to make their shoes. They traded food for shoes; the shoemaker then quit farming and became a specialist.

Those who became dependent upon him thus surrendered a little of their independence but they did not surrender their right to make shoes. Not willingly, not knowingly. The right of people to do for themselves what others cannot do for them to their complete satisfaction is one of the most precious rights ever spawned by civilization. Lose it and you become the servant of those who make your shoes or bake your bread or generate your electricity.

Even if you do not surrender the right to bake your own bread you nevertheless, to some extent, come to be at the mercy of the baker if you forget how to bake bread yourself. The competitive free enterprise system is supposed to take care of this by having several shoemakers or bakers vying for your dollars, but this system can and does break down. When it does, you find that all shoes or all loaves or all cans of soup are made by the same company. Or if they are made by different companies, you may find that for some strange reason the prices are all about the same. Competition has been subverted and the time may be ripe for people to do it themselves through cooperative enterprise.

No cooperative has ever been formed where the profit system was working to the satisfaction of everyone. People don’t start Co-ops for the fun of it. Organizing a Co-op is hard work.

In the case of rural electrification, not only was the profit system not working satisfactorily, it was not working at all.

This, however, was not an area where people could do it themselves, without borrowing substantial amounts of money. They were able to borrow it from the government, and they have proven that they are able to pay it back.

The government did not lend the money in order to undermine the profit enterprise system, as power company propaganda often implies. It did so merely to protect, to aid and abet, the priceless right of people to provide for themselves a service which others would not, and perhaps could not provide.

All attempts to destroy or weaken cooperative enterprise in this nation are aimed at your freedom to do something for yourself if you so desire. Remember when you encounter anti-cooperative propaganda that the right to do it yourself is every bit as basic and vital to our social and economic system as the right to make a profit. These rights are closely related.

There are nations where the right to make a profit is gone. Perhaps it is not merely a coincidence that in many of these nations, the freedom to do it yourself went first.

RIGHT MOTOR FOR THE RIGHT JOB

Today, dependable, efficient electric motors are performing many jobs once done with other types of power sources. They do other production jobs too numerous to mention.

To do its work well, a motor must be suited to the job to be done. The first step, then, is to study the load, speed, and duty cycle of the equipment to be driven by motor.

Step two is to determine the motor horsepower required to perform the job. The motor must have enough torque to start the equipment, accelerate it, and keep it running. It must also be large enough to allow for heating during its operation cycle.

Your third step is to determine the electrical characteristics of motors suitable for the particular work in question. This determines the one motor which best matches the speed and torque requirements for the job.

When you have selected the motor for the job, you will then decide what kind of starting and stopping control is needed for the operation. This may be a simple manual switch, particularly if the equipment operates infrequently or when the control can be mounted close to the motor.

When the equipment operates 12 or more times in an hour, though, you will need a magnetic control. This kind of control is also used for automatic operation and when remote control is desirable.

The next step is to determine the mechanical design features of the motor for deciding how and where it is to be mounted. If it operates indoors under fairly clean and dry conditions, the open-type enclosure may be used. For equipment that operates outdoors, a totally enclosed motor is often necessary.

The right motor for the job will serve you faithfully and tirelessly.
October is the month of falling leaves,
Of fading sunshine and a cooling breeze,
Some leaves turn red, others turn gold,
In preparation for the oncoming cold.

It is the month of Halloween,
The month of color and withering green,
The month when children dream the most
Of soon-to-come goblins or ghosts or ghosts.

The trees lift their boughs to the sky,
And sing together of days gone by,
The cold, they know, will soon be there,
To strip their colorful branches bare.

In time, the bright leaves will grow dim,
And make their descent to earth from the limb,
But a panorama of color is ours to behold.
As this last splurge of beauty precedes the cold.
GREAT CHANGES OCCUR ALL THROUGH DAIRY INDUSTRY

Great changes in the dairy industry have occurred in the past two years and some of them are still in process, reports Eugene Gambill, associate agricultural economist with the University of Tennessee Agricultural Extension Service.

"One type of change has occurred on the dairy farms themselves, another one is showing up in non-farm areas and some of them are rather remote from the farm," says Gambill.

A few of the dairy farm changes are: (1) fewer dairy farms, (2) larger average size of dairy operations, (3) larger average investment per farm (4) fewer total dairy cows, and (5) a substantial decline in total milk production. Even in those states where dairying has been the leading farm enterprise for generations, many dairy operations are being discontinued, he points out.

Some of the reasons offered for the decline in number of dairies are: (1) high average age of dairy farmers, (2) opportunities for non-farm employment which makes a shift to other enterprises attractive, (3) higher costs, including competition with minimum wage labor, and (4) increased capital requirements, a part of which is high-priced farmland.

Off-farm changes which have come about in the dairy industry are: (1) the virtual elimination of surplus manufactured dairy products, (2) a very great cut in the export of manufactured dairy products, (3) increased imports of dairy products, and (4) sharp increases in retail prices of milk.

"It is a very different situation now than two years ago as we look at what has happened," observes Gambill. "Certainly, at no time could one foresee how quickly the whole pattern of dairy production, supply and price would undergo such a decided change."

"As we attempt to analyze this situation, it is hard to believe that we can recover the volume of milk which was produced in 1964," he continues. "The decline in number of milk cows and heifers and the failure to maintain the annual increase in average production per cow will prevent any quick comeback in total milk production."

It is certain that the number of milk cows must be increased if we are to supply current active demand for milk and other products, he adds.

So far this year, with reports in for seven months, we are 4.6 percent behind production of last year, says the economist. It may be possible to reduce this difference before the end of the year, but the reduction would be small.

"What has happened illustrates quite well the delicate balance between supply and demand which is necessary in the dairy industry and the difficulties encountered in maintaining this balance," he explains. "The fact that two prices increases this year have failed to stimulate milk output gives some indication that the short supply is not temporary. Those dairymen who remain in business are in better position for satisfactory profits than in several years, he points out. However, all is not bright for them considering labor problems and the increased cost of land, equipment, cows and supplies. Still, the well-established dairy farm if efficiently operated, has a bright outlook for the next few years."

TENNESSEE RANKS FIFTH IN COTTON YIELD PER ACRE

In 1965, Tennessee ranked fifth in yield of harvested cotton with 601 pounds per acre in the 19-state "Cotton Belt" which stretches from Virginia to California.

"On production cost per pound basis, research studies indicate that Tennessee ranks near the top," says Robert L. Carter, assistant agricultural economist with the University of Tennessee Agricultural Extension Service. "This means Tennessee farmers can compete effectively in cotton production."

The Tennessee Crop Reporting Service indicated that planted acreage for the state in 1966 would be approximately 395,000 acres, continues Carter. This is about 22 percent less than last year's planted acreage. The reduction can be attributed primarily to farmers' participation in the cotton allotment program.

Tennessee's reduction in cotton acreage parallels the belt-wide reduction in planted acreage of approximately 25 percent.

Total planted acreage this year is estimated at about 10.5 million acres, compared to 14.1 million in 1965.

Tennessee farmers planted approximately 78 percent of their 1965 acreage, Mississippi planted 70 percent, and North Carolina planted only 65 percent. Cotton is grown on about 500,000 farms in the United States.

WHEAT PROGRAM PROVIDES FOR LARGER ACREAGE

Tennessee farmers who have been producing wheat will want to consider planting their full allotment for 1967 harvest, suggests Frank M. DeFriese, associate agricultural economist with the University of Tennessee Agricultural Extension Service.

They may even desire to plant the 15 percent increase in allotment which was recently announced by the Secretary of Agriculture," he continues. "This actually permits the wheat grower to plant 115 percent of his farm wheat allotment."

Growers should keep in mind that there are no increases in loan rate, which now ranges from $1.30 to $1.41 in Tennessee. Neither has there been any announced increase in domestic marketing certificates. So the loan rate and the number of bushels on which the wheat grower will qualify for certificates have not changed for the 1967 crop.

There will be no diversion program for the 1967 crop, DeFriese adds. This makes it necessary for the producer to figure whether he can profitably produce his allotment at the loan rate plus the certificate value, which was $1.32 per bushel in 1966. The 15 percent in excess of allotment would be at market price.

The USDA reports that the short crop in 1966, along with increased domestic and export use, has created a situation which may be favorable for producers with wheat allotments to plant additional acres.

To be eligible for the 1967 program, the wheat grower must sign up at the local ASCS office during the signup period to be announced soon.
An Electric Blender
Can Work Wonders
For You

A blender makes food preparations fun and quicker in preparation. Blenders have such a wide variety of uses for every family. Its use gives a streamlined version to most recipes, making modern even the old fashioned recipe favorites for any meal for all ages.

Blenders encourage experimenting and creative combinations in foods. Nutritious foods, whether sauces, breads, beverages, dressings, soups, cakes, vegetable combinations, or desserts, can be prepared in interesting forms. Rich vitamins can be kept in the foods, especially the fresh vegetables with time-saving short cuts used in their preparations.

Low calorie diets, baby foods, and other special diets can have more interesting combinations made to make the foods more attractive.

Each blender manufacturer has its own special features to make the selection a wide field of choices. Some blenders have timer selections for varied speeds, others have only an on-and-off speed timing to be controlled entirely by the operator.

Some blenders have the cutting blades molded into the container, while others can have the blades attachment screwed as a lid to a pint or quart sized fruit jar for special food blending uses.

Each blender manufacturer has a book of instructions on blender uses and care. This book of instructions should be carefully read before the blender is used. Also, there are excellent blender recipe books on the market.

Some features to look for in a blender:
1. Easy selection markings for speed controls;
2. Controls that are easily set;
3. Sharp blade cutting assembly—four or five blades—razor sharp of good hard metal;
4. Easy close fitting of the teeth on the underneath side of the blades to the mesh on the motor;
5. Clear container to give good visibility during the use;
6. Container of firm sturdy material not easily broken;
7. Container should hold at least a quart of liquid. It is nice if the varied capacities are marked legibly;
8. A pouring groove or spout aide in emptying contents;
9. A handle can be an advantage to give a firm grip but not essential; and
10. A tight fitting cover with a removable smaller center lid.

Youth, as well as adults, find they can have pleasure by using the blender. Bill and Carolyn Tallaferro, Brownsville, Route 6, have become most efficient making various kinds of milk shakes and beverages which they and their entire family enjoy at meals or for after-school snacking. They are the children of Mr. and Mrs. Lewis Tallaferro.

Foods, Facts and Fashions

By Elizabeth Kindall
Home Economist
Southwest Tennessee EMC
This means two pieces for the lid. If the lid is one piece, sputtering can occur when additions are made while the blades are in action.

Some Valuable Uses of a Blender Are:

A. Blend liquids, spreads, sauces, sandwich spreads, and salad dressings.
B. Chopping dry ingredients as: crackers, stale or dry bread, or cookies made into crumbs; also chopping nuts and cooked meats.
C. Grating of cheese, carrots, slaw, and coconut.
D. Liquify or puree vegetables and fruits for jams and marmalades
E. Whip frosty drinks and salad mixtures.

Timing for each of these processes is completed in seconds rather than minutes. When dry materials are being chopped the materials must be emptied when it has finished chopping. (1/2 to 1 cup, as more will clog the blades.) The fineness or coarseness of foods can be determined by the operator. Solids should all be added through the lid while the blades are in movement.

Blenders are not usable for whipping cream or making meringues.

SPOOKING SAFE ON HALLOWEEN

"Trick or Treat" can be worry-proof if safety is planned by adults with all the youth.
1. Children in dark clothes and black faces are almost invisible for motorists, so consider having light colored costumes.
2. Flame-proofing the materials in the costume is also a fire precaution.
4. Avoid streamers, sashes, and loose dangling clothes that might catch on fences and shrubbery.
5. Pumpkins can be lined with aluminum foil in order to avoid fire hazards. Flashlights can be used to a great advantage.
6. Rubber swords, knives and such type play toys are safer than wooden or plastic toys, especially if the spooks should fall on them.

Happy spooking can be fun for every one.

Pumpkin Custard

1 1/2 cups cooked or canned pumpkin
2 tablespoons butter
1 cup sugar
1/2 teaspoon salt
1/2 teaspoon ginger
1 teaspoon cinnamon
1/4 teaspoon nutmeg
3 eggs slightly beaten
1/4 cups milk
1/4 cup heavy cream

Use your favorite pastry recipe and fit it into a pie pan.

Combine pumpkin, butter, and dry ingredients. Blend in the eggs well, then add milk and cream. Fill pastry shell with this custard mix. Bake for 10 minutes at 450°, then lower the temperature to 325° and cook it for 45 minutes, or until custard does not stick to the blade of a knife when it is inserted into the custard.

Nutmeg could be held out of the custard and sprinkled over the top of the hot cooked pie.

Mrs. C. J. Baggett in the Tibbs Community, Brownsville, Route 5, finds that a blender is a very useful kitchen appliance. Chopping onions in the blender does the task easily and quickly without tears. Add a teaspoon of table salt or soda to one cup of water, turn the blender on high for 1 second and all the onion flavor is removed from the blender. Rinse the blender container and blades in clear water again. Then it is odor free and is ready for any use.
Volunteer Views

by J. C. Hundley
Executive Manager, TRECA

Through the thirty-year lifetime of the cooperative rural electrification program, metropolitan newspapers across the country have been divided, and not necessarily equally, as to their support of this rural and small town program. Of those which have taken a firm editorial stand, fewer than half have been outwardly favorable to the program.

Economically speaking, this is understandable. Prime circulation of most metropolitan newspapers lies within the trade area of their publication, or within a radius of 25 to 50 miles of the heart of the city. Most of their advertising comes from merchants within this very same area, and advertising is the life’s blood of a newspaper. Private power companies are often prime advertisers in many metropolitan newspapers. They don’t ignore this fact.

Happily for our program, especially in Middle Tennessee, is the fact that one of our Major daily newspapers, The Nashville Tennessean, is one of the most forthright, let-the-chips-fall-where-they-may publications in America. True, private power advertising is no factor here, but with the Tennessean’s solid 30-year record of support of our rural electric co-ops and TVA, we don’t think it would make one particle of difference to this fine newspaper. As evidence, we offer this reprint of a recent editorial which was headed, appropriately, “Dog in the Manger Act.”

Private power companies have played the role of dog in the manger so long that they can’t give up growling even at straw men.

Rural electrification was born long ago simply because the private companies didn’t want to serve rural America. The cost of serving scattered farm homes where a customer density was only two or three a mile simply wasn’t worth it, so the private firms didn’t bother. Then the REA was born, and electrical co-ops strung their wires into remote areas and rural people got their first break with progress and easier living. Some of the co-ops did quite well, and the private electrical companies have smarted under this ever since. But the point is that they didn’t want the business and didn’t want anybody else to have it.

In recent years, the private companies hit on what they considered was a public power vulnerability—the REA’s low-interest rates from the government. They harped on this, and propagandized the issue for all it was worth.

But now that the REA systems have proposed a new system the private companies are opposed.

A measure has been introduced by Sen. Ross Bass of Tennessee and Sen. John Sherman Cooper of Kentucky which would set up a rural electric bank involving private funds. The federal government would put $750 million into the bank for a period of 15 years, but this stock would be purchased over the years and the bank would be financially independent of government.

The REA 2 per cent loans would still be available to those co-ops too weak financially to improve and modernize their facilities. Co-ops in better fiscal shape would borrow at a higher rate—3 to 4 per cent—and those that are well off would pay even higher rates.

Senator Cooper said rural electrification systems would become obsolescent if appropriations are not increased, or an alternative system of financing is not passed. And Mr. Clyde Ellis, of the National Rural Electrification Cooperative Association, warned that power blackouts would soon hit rural America unless cooperatives receive new sources of financing.

Mr. Ellis said of the private power opposition: “We strongly suggest they be about the task of preventing their own blackouts instead of creating ours.”

It is hoped the Congress is not prepared to abandon millions of farm families and thousands of rural communities because of the private power companies’ pressure.
I was complaining the other day that I couldn't tell whether my favorite brand of tuna was a better buy in the 6 1/2-ounce can or in the 9 1/2-ounce can. "What difference does it make?" a friend of mine exclaimed. "You're not pinching pennies, are you? If I'm fixing a salad just for Doug and me, I buy the little can. If I'm fixing something for all four of us, I buy the bigger can. What's to worry about?"

This set me to figuring. What is there to be concerned about, anyway?

Last Saturday I noticed that the 6 1/2-ounce can of tuna is priced at 35c and the 9 1/2-ounce can at 53c. Contrary to what I'd expect—you know, most of us were taught it's cheaper to buy in larger quantities—the small can is cheaper. Six percent cheaper.

With 6%—and a little luck these days—you can borrow money to build a home. Six percent is an above-average return on money you invest in farmers' marketing or purchasing co-ops. For the teenager, 6% may be the difference between passing algebra or flunking it.

Six percent is what consumers spend on medical care—doctors, hospitals, drugs, insurance, everything. If my weight goes up 6%, I'd need to let out seams. Six percent is half the difference between grape juice and burgundy. So, in fact, Gertrude Stein might have said—6% is 6% is 6%.

Recently a group of homemakers—all college graduates—tried to choose the least expensive package of 33 different products in a supermarket. They spent a long time making decisions and still made the wrong choice 43% of the time. The Michigan professor who arranged this test figures their mistakes cost them 9% of what they spent for the packaged products. If you multiply that for the rest of us, that would be $80 a year per family or $4-billion for the U.S. That's a right tidy sum to be wasted. It's about what our rural electric systems will need to borrow in the next five years.

Fair packaging legislation is in Congress—and probably will be there until it's finally approved—because a lot of people want to be able to compare the price of one package with another. The heart of this legislation—the real, sticky issue—is authority for Federal agencies to prescribe standard net contents for those products where consumers now have great difficulty in comparing price-per-ounce or per-pound or per-pint or per-quart.

Food processors don't want this. They don't seem to want us to compare prices. They appear to prefer to compete on the basis of their TV jingles, their magazine ads, their coupon and cents-off promotions, and their elaborately designed packages.

Maybe it seems silly to some to worry about saving 6% on a can of tuna or 9% on a week's groceries. When all of these errors add up in this country to $4-billion a year, we're not talking about something small. Seems to me this truth-in-packaging legislation makes a lot of sense not only to the homemaker in the supermarket but to the whole economy.
Answering a letter from a banker-constituent in Texas, Representative W. R. "Bob" Poagecame up with one of the most lucid explanations of, and arguments for, supplemental financing legislation for REA borrowers.

Poage, as author of H. R. 14000 and chairman of the subcommittee studying this legislation, is probably Congress' top authority on the subject.

Early in his letter, Poage says, "This pending bill makes no change whatever in the prerogatives and the duties of cooperatives. It does not attempt to decide whether they are good or bad. It recognizes the existence of cooperatives and deals with the situation as we find it."

Then he asks the question that is really the crux of the whole matter: "Do we want to move the financing of these rural systems from the direct 2% government loans to loans made by a separate financing agency at a higher rate of interest?"

He answers his own question this way: "The legislation ... would ... establish a policy of orderly transfer from dependence upon the government to dependence upon private resources."

Apparently some opposition to the legislation comes from those who would eliminate the REA program. Rep. Poage says in his letter, "If we do not pass this bill, we are not going to eliminate the REA system. It simply means that we will go on making a fight each year about how much government money we are going to put into the system."

Rep. Poage justifies the need for additional capital like this: "Most business institutions find it utterly impossible to continue to exist if they simply retain their existing size and make no effort to modernize, improve or expand their business to keep up with the customer demand ... The private power companies currently are making something like $5-billion a year in capital expenditures ... I reach the inescapable conclusion that if we are going to maintain rural service which is comparable to the service provided in the cities ... that the rural systems are going to have to have a substantial amount of new capital."

He points out that cooperative systems operate under certain handicaps in this manner, "... we cannot overlook the fact that while REA financed electric cooperatives sell only 6% of the electricity sold in the United States, they own and service 54% of the line mileage; and whereas the average privately-owned utility has a customer density of only about 3.2 customers per mile ... this makes it absolutely clear that if we are going to continue to provide rural electric and rural telephone service that we are going to have to find favorable credit terms."

Pointing out that those who object the legislation have little to offer in the way of alternatives, Poage said, "Very few ... of these objectors have even sought to suggest just how they would deal with the problem ..."

He lists, and answers, two objections to the legislation in these paragraphs: "The first is the charge contained in so many letters that the passage of this bill would 'remove all Congressional control' over the bank. I doubt that you would argue that the Federal government has no control over national banks, and yet it does not name any of the directors or officers. So long as the Federal government has any money in these banks it will participate in the management, and until a majority of the Federal investment is paid off, it will have absolute control ... Frankly, I cannot see how anyone who has read the bill can seriously urge this objection."

"The second item relates to the fact that there are a great many people charging that this bill would provide seven and one-half billion dollars of interest-free government money. Of course, this statement derives from the fact that the bill provides for $50-million per year investment by the government, which, over a 15-year period, makes $750-million, or exactly 1/10 of the amount usually mentioned. The bill provides, as does the Farm Credit legislation, that the bank may issue debentures to ten times the amount of its capital. Incidentally, Federal National Mortgage Assn. (FNMA) legislation now pending would authorize FNMA debentures to 15 times the amount of the capital ..."

Congressman Poage makes this comment as to motives: It seems to me that these criticisms are thrown into the picture more for the purpose of creating prejudice than to contribute to the solution of a very real problem."
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- climbers, 1 or 2 yrs old.
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- Yellow: Climber, Rambler, Bower, Climber, Rambler, Bower, Climber, Rambler, Bower.

**PINKS**
- Pink Balsam, Dianthus, Baby, 1 to 2 ft. 39.99 ea.
- Grape Vines, Concord of Niagara, 1 to 2 ft. 49.99 ea.
- Wild Vines, Wild Grapes, 1 to 2 ft. 49.99 ea.
- Trumpet Creeper, Scrambling, 1 to 2 ft. 19.99 ea.
- Vines, Miniatures, Climbers, Collected.
- English Holly, 1 to 2 ft. 79.99 ea.
- Hyacinth, Dutch, 6 to 8 inches 19.99 ea.
- Eucalyptus, Colorful, 1 to 2 ft. 19.99 ea.

**HUT TREES**
- 1 or 2 yrs old.
- Hazel Nut, 1 to 2 ft. 39.99 ea.
- Butternut, 1 to 2 ft. 39.99 ea.
- Chestnut, 1 to 2 ft. 79.99 ea.
- 3 to 5 ft. 19.98 ea.
- Peach, 1 to 2 ft. 39.99 ea.
- Sturtia, paper shell, 3 to 5 ft. 39.99 ea.
- Black Walnut, 1 to 2 ft. 39.99 ea.
- English Walnut, 1 to 2 ft. 29.99 ea.
- Shell Bark Hickory, 1 to 2 ft. 79.99 ea.
- American Red Oak, 1 to 2 ft. 39.99 ea.
- Camphor, 1 to 2 ft. 19.99 ea.

**EVERGREENS**
- 1 or 2 yrs old.
- Glossy Abelia, 1 to 2 ft. 19.99 ea.
- American Holly, Collected, 1 to 2 ft. 19.99 ea.
- Rhododendron, 1 to 2 ft. 39.99 ea.
- Pfitzer Juniper, 1 to 2 ft. 19.99 ea.
- Charity Laurel, 1 to 2 ft. 49.99 ea.
- Hambidge, 1 to 2 ft. 19.99 ea.
- Boxwood, 1 to 2 ft. 19.99 ea.
- Irish Juniper, 1 to 2 ft. 19.99 ea.
- Red Berry Pyracantha, 1 to 2 ft. 49.99 ea.
- White Pyracantha, 1 to 2 ft. 49.99 ea.
- Wax Leaf Ligustrum, 1 to 2 ft. 79.99 ea.
- Chinese Boxwood, 1 to 2 ft. 19.99 ea.
- Mountain Laurel, Collected, 1 to 2 ft. 19.99 ea.
- Canada Hemlock, Collected, 1 to 2 ft. 19.99 ea.
- Short Leaf Pine, Collected, 1 to 2 ft. 19.99 ea.
- English Yew, 1 to 2 ft. 19.99 ea.
- Red Cedar, Collected, 1 to 2 ft. 19.99 ea.
- Weeping Willow, 1 to 2 ft. 59.99 ea.
- Japanese Holly, 1 to 2 ft. 39.99 ea.
- Cornus, 1 to 2 ft. 19.99 ea.
- Yellow Berry Pyracantha, 1 to 2 ft. 19.99 ea.
- Andorra Juniper, 1 to 2 ft. 29.99 ea.
- Korean Juniper, 1 to 2 ft. 19.99 ea.
- Japanese Yew, 1 to 2 ft. 19.99 ea.
- East Palatka Holly, 1 to 2 ft. 29.99 ea.
- Baker Arborvitae, 1 to 2 ft. 19.99 ea.
- Bark's Arborvitae, 1 to 2 ft. 19.99 ea.
- Globe Arborvitae, 1 to 2 ft. 19.99 ea.
- Greek Juniper, 1 to 2 ft. 19.99 ea.
- Guelder Rose, 1 to 2 ft. 19.99 ea.
- Camellia Sasanqua, 1 to 2 ft. 19.99 ea.
- Nandina, 1 to 2 ft. 19.99 ea.
- Euphorbia Radiata, 1 to 2 ft. 19.99 ea.
- Chamaecyparis, Holly, 1 to 2 ft. 19.99 ea.
- White Pine, 1 to 2 ft. 19.99 ea.
- Austrian Pine, 1 to 2 ft. 19.99 ea.
- Military Pine, 1 to 2 ft. 19.99 ea.

**BERRY PLANTS, ETC.**
- 1 or 2 yrs old.
- Black Raspberry, 1/2 to 1 ft. 39.99 ea.
- Red Everbearing Raspberry, 1/2 to 1 ft. 39.99 ea.
- Dewberry, 1/2 to 1 ft. 29.99 ea.
- Figs, 1/2 to 1 ft. 98.99 ea.
- Blackberry, 1/2 to 1 ft. 19.99 ea.

**BULBS, PERENNIALS**
- 1 or 2 yrs old.
- Pansy, 12 to 18 inches. 39.99 ea.
- Hibiscus, 12 to 18 inches. 39.99 ea.
- Cannas, Colors, Red, Pink, or Yellow. 39.99 ea.
- Iris, Blue, Roots Collection. 59.99 ea.
- Day Lilies, Roots. 59.99 ea.
- Creeping Phlox, Pink or Blue. 19.99 ea.
- Blue and White Phlox, Collected. 49.99 ea.
- Maudie False, Roots Collected. 49.99 ea.
- Fairy Leaf Caladium, White, Yellow. 19.99 ea.

**BERRIES, FRUITS AND HEDGE PLANTS**
- 1 or 2 yrs old.
- 19 Phubard, 1 yr. Roots. 1.00 ea.
- 19 Blackberry, 1 yr. Roots. 1.00 ea.
- 19 Blackberry, 1 yr. Roots. 1.00 ea.
- 50 Strawberry, Blackberry, 1 yr. 19.99 ea.
- 51 Currant, Grape, 1 yr. 29.99 ea.
- 130 South Prickly, 1 yr. 29.99 ea.
- 22 California Prickly, 1 yr. 29.99 ea.
- 22 Mulberry Rose, 1 yr. 29.99 ea.

**SAVAGE FARM NURSERY**
- P. O. Box 125-TM McMinnville, Tennessee 37111

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Our plants are Nursery grown from cuttings, seeds, or budded stock unless otherwise stated. These have never been transplanted. Inspection by the Tennessee Dept. of Agriculture. This gives you a chance to buy what you want. We will not take returns or refund your money. You may order many of its trees and plants as you wish. Send 60 cents extra with order for postage and packing. NOTICE FREE - Orders in the amount of $6.00 or more you get 2 flowering shrubs FREE, our choice. Orders in the amount of $6.00 or more you get 4 flowering shrubs FREE, our choice. ORDER NOW.
...an important message for all Readers of the Tennessee Magazine.

A SPECIAL HOSPITALIZATION-DISABILITY PAY-CHECK PLAN CAN BE MADE AVAILABLE FOR ALL IF YOU INDICATE YOUR WISHES.

We would like to get the thinking of all TENNESSEE MAGAZINE SUBSCRIBERS as to whether or not they would like to see this type of a Health Insurance Program made available to them. If you would like to see this program made available for all TENNESSEE MAGAZINE SUBSCRIBERS complete the voter-preference form and return it today so that your views will be known. Be sure to vote as your opinion is important. American Income Life is licensed in 31 states and is rated A by Dunnes Insurance Report (an independent rating firm). The Agriculture Division of American Income Life has insured thousands of Rural Electric members throughout the country having made available programs through Rural Electric magazines in Georgia, Iowa, Indiana, Illinois and Kentucky. The program would be underwritten through the Agriculture Division of American Income Life Insurance Company, Indianapolis, Indiana—the company that insured over 750,000 4-H Club youngsters in 1965 alone. The program would provide protection for Subscriber’s loss of income due to sickness or accident while at home or in the hospital. It would provide a check for the family if the bread-winner should be taken out of the picture in case of an accident. Also, the program would provide hospital-surgical benefits for the entire family.*

The plans are duly filed with the Tennessee Insurance Department and underwritten only by bonded representatives. Briefly, here are some of the benefits.

HOSPITAL: You and your family would receive benefits up to $25.00 per day during confinement. Plus additional money for incidental expenses while in the hospital, X-rays, drugs, etc.

SURGEON: Your surgical fees will be paid up to $450.00 for you and all members of your family.

ACCIDENT: You will receive up to $200 per month for life for loss of time. The benefits start from the 1st day of accident. Plus, a check for $2,500.00 to your family in case of your accidental death.

SICKNESS: The plan will pay you up to $200 per month for as long as 2 years for each illness. House confinement is not required.

Forms DLB-500

*Special Hospital policies that pay cash in addition to Medicare can be made available to senior TENNESSEE MAGAZINE SUBSCRIBERS.

VOTING BALLOT (MARK ONE X)

☐ I WISH TO SEE THIS PROGRAM MADE AVAILABLE

☐ I DO NOT WISH TO SEE PROGRAM MADE AVAILABLE

☐ I NEED MORE INFORMATION

EXERCISE YOUR VOTING RIGHT—DROP IN MAILBOX TODAY