### AUGUST SPECIALS

**NFL PRE-SEASON FOOTBALL**


- Sun. 8/10—5:00 PM to conclusion (TBA)
- Sat. 8/16—8:30 PM to conclusion (Green Bay-Chicago)
- Sat. 8/30—5:30 PM to conclusion (Washington-Detroit)
- Sun. 9/6—8:30 PM to conclusion (Shannon—TBA)
- Sun. 9/14—8:00 PM to conclusion (Baltimore—Dallas)

### THE STAN HITCHCOCK SHOW

Sundays, 5:30 PM on Channel 5

### DAYTIME

<table>
<thead>
<tr>
<th>Time</th>
<th>Show</th>
</tr>
</thead>
<tbody>
<tr>
<td>5:45</td>
<td>News</td>
</tr>
<tr>
<td>6:00</td>
<td>News</td>
</tr>
<tr>
<td>6:30</td>
<td>News</td>
</tr>
<tr>
<td>6:55</td>
<td>Country Junction</td>
</tr>
<tr>
<td>7:00</td>
<td>Black Heritage</td>
</tr>
<tr>
<td>7:05</td>
<td>Black Heritage</td>
</tr>
<tr>
<td>7:15</td>
<td>Music, Drama, Variety Shows</td>
</tr>
<tr>
<td>9:00</td>
<td>News</td>
</tr>
<tr>
<td>9:30</td>
<td>News</td>
</tr>
<tr>
<td>10:00</td>
<td>News</td>
</tr>
<tr>
<td>10:30</td>
<td>News</td>
</tr>
<tr>
<td>11:00</td>
<td>News</td>
</tr>
<tr>
<td>11:30</td>
<td>News</td>
</tr>
</tbody>
</table>

### EVENING

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>5:30</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6:00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6:30</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7:00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8:00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9:00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10:00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11:00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12:00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Fun was the name of the trip for the 50 boys and girls and 14 adult chaperones who represented Tennessee on the Youth Tour to Washington trip. They are cover-featured at Monticello, the home of President Thomas Jefferson in Virginia. See story on Page 6.
Few of us in what is sometimes painfully described as “middle age” ever envisioned, in our youth, the fantastic accomplishments which are now solid realities.

We well remember hearing for the first time a radio program broadcast by a commercial station the great distance of four miles away. Reception in those days was mostly by earphones, one of which could be removed from the headset so that it was possible for two people to listen to the receiving set at the same time. Progress was coming at us hard and fast!

We also remember our first family car. What a marvelous example of man’s ingenuity. If you could find a road smooth enough and had a good, strong wind from the rear, you could reach such blistering speeds as 20 to 25 miles per hour.

The availability of electricity for all who wanted it, begun a third of a century ago through the formation of rural electric co-ops, still ranks as one of the tremendous steps of progress for our nation.

World War Two stepped up the development of radar, sonar, wonder drugs and medical knowledge, which continues. It also gave added impetus to what is sometimes called the Air Age.

Until recently, we considered television as perhaps mankind’s greatest technical achievement, especially color television and transmission from a moving man-made satellite.

Then along comes, starting just a few years ago, our great Space Program which saw, just a few days ago as this is written, our placing two men on the moon. Unbelievable? Magnificent? Amazing? Yes. This and about any other description that you care to give this marvelous feat. And it’s only the beginning of what probably will be many more spectacular accomplishments to come.

Economically speaking, there is no argument that the man-on-the-moon program has been an expensive one—an estimated $24-billion project, so far.

There are those who correctly point out how far that much money would go in feeding and housing the poor, in the building of schools, churches, etc. (Getting close to home, one-fourth that amount has been used to provide some 5,000,000 rural and small town Americans with electricity through rural electric co-ops.) But it is doubtful, in our affluent nation, that any of these projects is accomplished at the total sacrifice of any other projects.

And the question is not necessarily whether we can AFFORD to maintain our image in the many important fields of leadership which we now hold. The real question is, to this writer, whether we can afford NOT to do those things which have established the United States as, not only a leader among nations, but as by far the greatest tower of strength of any democracy on the face of the earth.

The importance of this last statement was summed up in some statistics which we came across not long ago. It stated that if we could compress all of the 2½-billion people on earth into a group of 1,000 persons living in one small town, we would have the following:

60 would be Americans while 940 would represent all other nations.
The 60 Americans would have one-half the total income of the entire town.
36 of the 60 Americans would be Christian, 24 non-Christians.
80 of the 1,000 persons would be Communists, another 370 under Communist control.
The 60 Americans would have a life expectancy of 70 years.
The 940 non-Americans would have a life expectancy of 40 years.
Most of the 940 non-Americans would always be hungry and only about one-half would be able to read and write.

The 60 Americans would produce 16% of the total food supply, eat 14½% of that total and put the other 1½% in storage for future use.

Of the town’s total supplies the Americans would have:
12 times as much electricity
21 times as much petroleum
22 times as much coal
50 times as much steel
50 times as many general supplies
as the other 940 residents combined.

There is no doubt that the land which we call the United States is rich in natural resources, but they could go for naught were it not for the progressive use put to them by its people.

America became and is a great nation because most of its people want a galaxy of freedoms, including religious convictions, and because they are willing to go that extra mile to take that extra risk that of their lives if need be, to assure for themselves, their loved ones, and their fellow men a continuing better way of life with which we Americans are so richly and abundantly blessed.

Moon Flight astronauts Collins, Armstrong and Aldrin accepted these great qualities in their marvellous feat and at the same time renewed the pride of millions of BEING Americans.

And there was a strong spiritual connotation which many felt, for it is doubtful that if ever in history so many prayers have been offered by so many people for so few mortals and their safe return to earth as were made during the moon flight.

This is good in assuring a continuing strong America, for even though we gain the entire earth, the moon, all of the universe—and lose our souls...
TENNESSEE READERS! REMARKABLE NEW HEALTH INSURANCE SERVICE

Continental Insurance Service, Inc., A TENNESSEE CORPORATION

2720 NOLENSVILLE ROAD P O BOX 8973 NASHVILLE, TENN 37211 PHONE 615-256 1482

Now, a unique service for residents of Tennessee. No two people have the same thumb print and no two people have exactly the same insurance needs. Continental Insurance Service, Inc., refers to this as PERSONALIZED SELECTIVE PROTECTION. CIS represents not one, but several of the nations leading and most respected Insurance Companies. This allows us to serve you as an individual and protect your interest.

FREE FACTS ABOUT HOW YOU CAN GET MORE FOR YOUR MONEY

Continental Insurance Service, Inc., will send you, without obligation, facts about low-cost Health Insurance Plans for young and old. Yes, with this unique service offered by Continental Insurance Service, Inc., you may select your Personalized Protection. CAN YOUR PRESENT HEALTH INSURANCE PAY TODAY'S HIGH COST? . . . Continental Insurance Service, Inc., specializes in Hospitalization, Medical and Surgical Coverage, as well as Life Insurance. Have you had problems getting this type coverage? Does your present policy have eliminated riders? Through its carriers CIS has many plans to offer, benefits payable on existing health conditions after six months. You do not have to be in perfect health to qualify.

Hospital costs continue to increase. Can your present hospital insurance pay today's high costs? Write for professional services offered only today by Continental Insurance Service.

send for complete facts, including low rates TODAY.

FREE INFORMATION COUPON

CONTINENTAL INS. SERVICE, INC.
BOX 8973 NASHVILLE, TENN. 37211

Please see that I receive FREE information about policies available through Continental Insurance Service, Inc., to provide:

☐ INCOME Protection
☐ $150 A Week Money Payment Plan
☐ Hospitalization Up To $40.00 Room
☐ Major Medical
☐ Hospital Protection To Cover Cancer • Heart Trouble • Diabetes • Ulcers • Other Serious Ailments

NAME ____________________________

ADDRESS__________________________

CITY _____ STATE _____ ZIP CODE _____

AUGUST, 1969 5
Standing on the steps of our nation’s Capitol gives a sense of pride to every American and especially our youth.

These chaperones earned the admiration and respect of our youths as they enjoyed a good time together. They are: (l. to r.) T. O. Walker (Tour Director); Mrs. Fred Finley, Jr. (Teacher); Mrs. Pearl Davis (Teacher); Mrs. Lofton Robertson (Ladies Chaperone); Mrs. Harry Floyd (Teacher); Bob Parks (Southwest Tenn. EMC); Mrs. Johnny Morgan (Teacher); Miss Sarah Bell Day (Teacher); Mrs. Morgan Lorance, Morgan Lorance (Duck River EMC); Mrs. Donald McDonald (Middle Tenn. EMC); and Mrs. Lucile Britt (Teacher).

FROM TENNESSEE TO D.C.

by
Lofton Robertson
Administrative Assistant

The Youth Tour is over, but for 64 people who went, there will be memories for a long time.

I believe one young man summed it up very well when he wrote—“Seeing the places of interest in our nation’s capitol, learning more about the work of the electric cooperatives, the fellowship of other young people, and, getting all I wanted to eat for nothing, made this trip a wonderful, worthwhile experience which I shall never forget!”

The Youth Tour actually began last fall when 12 of our electric cooperatives conducted an essay contest among the Junior English

Seven fun filled days were in store for this group as they boarded two Trailways Buses on June 7th for the Youth Tour To Washington.
Part of our group enjoying the boat ride up the Potomac River.

classes of those high schools in their area whose teachers wished to participate. With cooperative personnel furnishing reference material many groups took this essay on the subject "Our Electric Cooperative - A Partner In Progress" as a class project. Prizes for winning essays varied with the sponsoring cooperatives, but on June 7th sixty-four essay winners, "Miss TECA," English teachers and other chaperones took off for 7 glorious days of sight-seeing.

The two chartered buses left Nashville under direction of T. O. Walker, TECA's Director of Public Relations, about 7:30 a.m. on Saturday, June 7th. Four stops were made to pick up participants as we drove thru their areas, and late that evening we rolled into the world famous Natural Bridge, Va., for our first night's stay. Many new acquaintances had been made on that day and here they were assigned permanent roommates with not more than four per room.

After dinner the group marched down the path to the natural bridge, which is one of the seven wonders of the world. As the evening twilight settled over the hills we witnessed the "Drama of Creation," a most impressive rendition of the seven days of creation using magnificent colored lighting on and around the "bridge" with recorded music and narration floating down from high above.

On Sunday morning after breakfast we returned to the "bridge" for pictures and daylight observation.

Shortly thereafter we gathered at a band shell, cut in the side of the mountain nearby, for a few moments of worship and prayer led by Morgan Lorance of Duck River E. M. C. and then sang the hymn "How Great Thou Art." Few church choirs have ever sung with more inspiration.

At noon on Sunday we ate lunch in a Charlottesville, Va., cafeteria. In the line behind our group were several local couples who wanted to know all about the tour. We swelled with pride when these people remarked - "You have one of the nicest mannered groups of young people we have ever seen, and we see quite a few of them here in our college town." This was so true and we were never embarrassed by the actions of our Youth Tour boys and girls. One of the English teachers who accompanied us on the trip expressed it this way in a letter to her cooperative manager -- "This was a chance to see over 1000 clean-cut, wholesome, rural American youth invade Washington, D. C. . . ."

Before leaving Charlottesville we drove out to Monticello, the lovely home of Thomas Jefferson. Taking the guided tour, our group was amazed at the engineering abilities of this great statesman.

Late Sunday afternoon with a drizzling rainfall we drove into Arlington, Va., and many got their first glimpse of our nation's capital city with its stately monuments and buildings just across the Potomac River. That evening the group went swimming, exploring the huge Marriott Motor Inn, and meeting some of the 1000 Youth Tour delegates from the other 27 states.

Everybody was up early Monday morning when our tour began with the changing of the guard at the Tomb of the Unknown and a visit to the graves of President John Kennedy and Senator Robert Kennedy in Arlington Cemetery. Later in the morning we visited the headquarters of the National Rural Electric Cooperative Ass'n, and our young people saw how their cooperative back home was joined with more than 975 others in the nation to give strength to the rural electrification program.

Monday afternoon we drove out to Mt. Vernon the home of our first President. While the youth were touring the grounds, I relaxed on the huge veranda in a rocking chair and fell into conversation with a gentleman who worked for a private power company in a sister state. He was intrigued by the story of our tour and remarked - "I wonder why my company doesn't do something like this."

That evening we joined several other state groups for a most enjoyable, starlit boatride up the Potomac River.

On Tuesday we visited our nation's Capitol and the offices of Tennessee's Senators and Congressmen. Youthful eyes danced with excitement as many beheld the grandeur of the Capitol for the first time, and as someone said, "I never thought I would have the chance to come here." Both of our Senators were out of (Continued on page 20)
THE NEW WORLD OF ELECTRIC MOBILE HOME LIVING

By Mary Ann Plitt — Home Service Advisor
Meriwether Lewis Electric Cooperative

Have you toured one of today’s modern all electric mobile homes? If you haven’t, you may be in for a surprise. No longer are mobile homes small, cramped temporary trailers. The only thing today’s mobile homes have in common with their predecessor, the trailer, is wheels. Today’s electric mobile homes are attractive, comfortable, and convenient.

A very basic reason for the popularity of mobile homes is their low price and easy financing. One can see these two reasons are particularly important to the young married couple. Most young marrieds have little extra cash or savings to acquire furnishings. For one monthly payment, they have a furnished home in which to live and are also working towards ownership.

Mobile homes are also enticing to retired couples. Less space is needed for them, and there are far fewer maintenance problems to cope with.

The current average retail price is $5700 (12’ x 60’) or about $8 per square foot, depending upon furnishings and equipment.

Mobile homes are fully equipped; major appliances, furniture, draperies, lamps, and carpeting are all included in the initial purchase price.

Total electric mobile homes are totally equipped and ready to move into. Once the home is located, only three connections are necessary — electricity, water, and sewer.

Total electric mobile homes have a “Gold Seal” affixed to them to indicate that they are totally electric and of high quality.

In order to qualify for a seal, the home must conform with these minimum requirements:

1. The mobile home must use electricity as its total energy source.
2. The mobile home must be built to comply with the requirements of the U.S.A. Standard A119-1 and the National Electric Code.
3. The mobile home must be insulated so that its heat loss will not exceed 184 watts per square foot per degree design temperature differential (difference between inside and outside temperature).

The latest features of mobile homes include durable brand name vinyl floors, hardwood paneling, sliding glass doors, tile baths, prefabricated fireplaces, central vacuum cleaners, and built-in stereo and intercom systems. Once inside, it is hard to distinguish a mobile home from a conventional home.

Floor plans are available with one, two and three bedrooms. Bathrooms range in size from eight to twelve feet square. Bathrooms are more than ample size. Many of them are large enough to accommodate a two-sink vanity. One and a half and two bathrooms are not uncommon in today’s mobile homes.

Most women are more interested in the kitchen than any other room of the house. All electric mobile home kitchens are attractive and conveniently arranged. Like its counterpart in any conventional home, the kitchen is planned with the triangle rule in mind, allowing the homemakers to move from one work area to another — usually from refrigerator to sink to range.

These kitchens come in a variety of shapes — U-shaped, L-shaped, parallel wall and others.

Every inch of kitchen space is well planned for maximum use. There appears to be more pre-planning in mobile home kitchens than in many conventional kitchens to insure maximum use of space.

Cabinets are built right in, some contain lazy susans, slide-out shelves, tray slots and china cabinets. Planning desks are an integral part of many of the mobile homes.

The mobile home like its stand-still counterpart has coordinated kitchen colors. Dependable electrical appliances come in a choice of gay colors — avocado, harvest, coppertone and white.

Modern electric ranges, refrigerators, exhaust hoods, and water heaters are standard features in total electric mobile homes. Additional features which are optional include dishwashers and disposers. With all these electrical servants, Mom can breeze through meal preparation and spend more time with her family.

Have you been surprised at the many features that all electric mobiles have to offer? Today’s mobile homes are a far cry from the first “trailers.” Many people still have the unattractive trailer image in their minds instead of the totally new, spacious, electric mobile home. Now or in the future, remember fresh, clean, modern, electric mobile homes make family living more convenient and comfortable.
Spacious, attractive, living rooms are an integral part of every mobile home.

Note the gold seal indicating an all electric mobile home.

Well arranged kitchens with color coordinated electric appliances make meal preparation a pleasure. Note the central vacuum outlet in the floor.

Spacious two-sink vanities are well lighted. Convenience outlets are located for shaver and toothbrush.

Electric washers and dryers located within the mobile homes save steps and time for the homemaker.
A Co-op
Home Economist
Speaks
of Many Things

By Floyd Roberts
Electrification Advisor
Gibson County E. M. C.

One afternoon recently, I walked into the office of Mrs. Robbye Nowell, home economist of GCEMC, who was being interviewed by Mrs. Nina Cash, home economics instructor at Peabody High School, Trenton, Tennessee. Upon listening to a recording of the interview, I felt that this information would be of interest to many of THE TENNESSEE MAGAZINE readers in that it will help them become more familiar with the many services offered by this cooperative and other cooperatives.

What was the purpose of this interview? Upon talking with Mrs. Cash and Mrs. Nowell, I learned that it was one of the requirements of a course in educational psychology which Mrs. Cash is taking at the University of Tennessee at Martin. She was to have an interview with someone in the professional field of her choice; thus Mrs. Cash interviewed the home economist with the Gibson Co. Electric Membership Corporation.

This story features that part of the program carried on by the home economist of GCEMC and will differ somewhat from programs conducted by other cooperatives throughout the state. Each cooperative is an individual organization and, of course, the service which it renders to its members is designed to meet their needs.

Mrs. Cash will use this recording not only for the course she is taking at the University but also in the classroom.

I'm sure the poet Shakespeare had never heard of a home economist when he wrote—

All the world is a stage
And all the men and women merely players
They have their exits and their entrances
And one man in his time plays many parts.

Yet how perfectly he describes the work of a home economist in the electrical industry.

In any successful program, she must play many parts. She must be a cook, a laundress, an educator, an artist, a journalist, a promoter, a friend, and good will ambassador to all with whom she comes in contact.

The first objective of the Public Relations Department of Gibson Co. Electric, of which Mrs. Nowell is a member, is to help provide maximum service to its members—promoting goodwill—helping people know what they need and where they need it, participating in planned activities of the state extension service, vocational home economics departments, 4-H Clubs, and civic organizations.

To begin the recording, Mrs. Cash first asked Mrs. Nowell if she could have her permission to use this recording in her classes at school since she plans to teach a unit on careers in home economics. She felt this would be very helpful to the girls by giving them first-hand information from someone in the area of work. Because the Public Relations Department is interested in helping educate the youth of this area, Mrs. Nowell graciously gave her consent.

Following are some excerpts from the interview.

Mrs. Cash: "What are some of the main reasons one would choose to become a home economist?"

Mrs. Nowell: "Possibly one of the main reasons is there are many fields wide open to any girl who chooses professional work as a home economist. She can pursue careers in home economics instruction, home demonstrations, dietetics, research with appliances and textile manufacturers, interior designing, costume designing, or with home service departments of distributors of electrical energy to name only a few of the fields open to her. Since the field of home economics is a growing profession, there is a constant demand for more home economists. Another reason for choosing such a profession would be the pleasant environment in which she will work. For many, the reason would be a desire to be helpful in raising the standards of living. In choosing this profession, one must be interested in people, be interested in the family, and interested in helping to educate them so that they may live better in their communities, and in their homes, thereby helping to improve standards of living."

Mrs. Cash: "What are some of the responsibilities and duties of being a home economist?"

Mrs. Nowell: "There are many for the home economist with an electric cooperative. Some are preparing lighting, wiring, kitchen planning, layouts, helping people know what they need and where they need it, demonstrating proper use and care of electrical equipment, to keep members informed of new developments and better uses of electricity, participating in planned activities of the state extension service, vocational home economics departments, 4-H Clubs, and civic organizations. We also cooperate with appliance dealers, distributors, and manufacturers in promoting electrical equipment. Another responsibility is that of purchasing the five major pieces of equipment for the more than 20 home economics departments in the GCEMC area and the development and
directing of a training program for instructors in the use and care of new equipment. Then at the end of the year execute the sale of this equipment. Of course, there are always articles to be prepared for THE TENNESSEE MAGAZINE. There are radio and television programs to be presented as well as the preparing of materials for news medias. At the present time we are involved with helping to make final arrangements for the Annual Members Meeting of the Cooperative which will be held August 21. There are still other duties and responsibilities too numerous to mention.

Mrs. Cash: "I'd like to know some of the qualifications of a home economist with an electric cooperative."

Mrs. Nowell: "This varies with different cooperatives. For GCEMC she must have a BS degree in home economics from an accredited university being well versed with skills and techniques in all areas of this profession. She must have a knowledge of electrical household equipment, lighting, wiring, and electrical usages. Naturally the one who fulfills this position will have special interest in public relations and public speaking."

Mrs. Cash: "Does one have to have further training other than a BS in home economics to be employed by an electric power distributor?"

Mrs. Nowell: "It is possible to secure this job without further training, but the cooperative would certainly do some training before you were sent out into the field to do the work."

Mrs. Cash: "How would you suggest that girls make application for jobs such as this?"

Mrs. Nowell: "My suggestion would be that she should secure names of cooperatives needing home economists and then contact the managers of these cooperatives."

Mrs. Cash: "Has electricity made any difference materially in rural or urban centers?"

Mrs. Nowell: "There are as many conveniences in rural areas as there are in urban areas. Because of these conveniences, we find many people moving into the rural areas. Electricity has played a tremendous role in making these conveniences possible to those living in rural areas. Conveniences such as water systems, heating and cooling, refrigeration and taking the drudgery out of many tasks. Other things that have helped rural living are the paved highways, telephone service, and modern modes of transportation."

Mrs. Cash: "Is there a real demand today for home economists?"

Mrs. Nowell: "One of the greatest demands today is in that of teaching, yet at the same time more and more home economists are needed in business and industry. In the electrical distribution industry in Tennessee, there are at least four electric co-ops now looking for qualified home economists."

Mrs. Cash: "Would you say that your work is more or less routine?"

Mrs. Nowell: "Certainly we could never say it is routine because it is so diversified and varied. No two days are the same."

Mrs. Cash: "By listening to what you have said today, I see there is never a dull moment."

Mrs. Nowell: "This is what makes my work so interesting."

Mrs. Cash: "What are some of the things you like best about being a home economist?"

Mrs. Nowell: "The main advantage is that we are privileged to work with members in this ever changing world of ours that they may live better electrically. Many times we feel that science is spending all its time developing ways and means of getting to the moon, but at the same time they are busy developing ways that we can live better with less effort and have more conveniences than we have had."

Mrs. Cash: "Most of the time, do you work just an eight-hour day?"

Mrs. Nowell: "Well, there is always an eight-hour day, but many days there is a need to work longer. You don't work just from eight until five, I'll say that."

Mrs. Cash: "I thought that was what you were indicating. Is your volume of work steady or are you busier at one time more than another?"

Mrs. Nowell: "I can't say that I am busier at any particular time because there is always a job to be done."

Mrs. Cash: "How does this type work affect you and your family?"

Mrs. Nowell: "In most instances I can be at home each night. Very seldom do I have to be away for long periods of time."

Mrs. Cash closed the interview by expressing her appreciation and thanks to Mrs. Nowell for a most informative interview and assured her that this will be most helpful in the course she is taking at the University as well as in the classroom. It is my hope that you as a reader will also find this informative.

Joyce Orr, secretary for the Power Use Department, discusses the miniature model kitchen designed by Robbye Nowell, home economist, with Joe Page, assistant home economist, and Ruth Goodman, cashier, all employees of GCEMC.

Mrs. Nowell shows slides on residential lighting and a fixture used for under cabinet lighting to Mr. & Mrs. W. E. Paschall of Ridgely, Tennessee.
An Electric Water System makes child's play of so many household chores because water is dirt's worse enemy. When you have an Electric Water System ... with an Electric Water Heater ... there is always plenty of handy water to make dishwashing, laundry and so many other jobs go faster and easier.

An Electric Water System can help you earn more money, too. Research proves that livestock and poultry produce better where there is adequate water always available. Running water can also help you up-grade your dairy so you'll earn more on every hundred-weight.

Yet an Electric Water System costs only pennies a day ... a big bargain in better living, the low-cost rural electric way.

TENNESSEE’S RURAL ELECTRIC COOPERATIVES
Floors Are For Walking On...
So How Do You Keep Them Clean?

Floors have a way of being walked on—the homemaker notwithstanding.

For those who decry the effort and cost involved in keeping their floors and carpets bright looking, the problem may well be solved with an electric floor polisher. The “back break” has been taken out of floor care and for the first time it’s a stand-up job. And an electric floor polisher will pay for itself if you get one that also cleans rugs properly.

If you figure the sizes of your rugs and multiply the area by 10 cents per square foot, the average cost of professional in-home cleaning, you will probably find that you will pay for the rug cleaning electric floor polisher in just one using. Then you’ll also have the appliance for easy maintenance of hard surfaced floors.

Although floors are constantly underfoot, many homemakers are not aware of the simple guide lines that can keep their floors ready for inspection all the time. Regular care of carpets should include quick pickup with a carpet sweeper, frequent vacuum cleaning, quick attention to spots and occasional rug cleaning.

Light vacuuming requires three individual strokes over a given area of carpet—forward, back and forward. Thorough vacuuming requires up to seven strokes, especially if you use a cleaner which provides suction only. The best vacuum cleaners combine strong suction with a carpet agitator bar.

If you can identify what caused a spot, follow the carpet manufacturer’s directions for removal. If you cannot identify the stain, apply a solution made of one teaspoon each of a neutral detergent and white vinegar to a quart of warm water. Use a clean cloth and wipe gently from the edge of soiled area toward the center. Blot with a dry cloth at intervals. Dry the carpet. If stain still shows, apply a dry-cleaning fluid such as used on clothing, dry the carpet and brush the pile gently to restore texture.

When cleaning your carpets with an electric rug cleaning scrubber-polisher, do it before the carpet becomes too soiled and use the liquid shampoo recommended by the manufacturer. It is best to move furniture to one side of the room, waiting until the carpet dries to do the other half. If furniture must be replaced on damp rug, put aluminum foil or plastic film under the legs.

Carpets should be dried as quickly as possible by raising off the floor in the case of rugs or by directing the air blast from a fan or vacuum cleaner nozzle against it. Rugs receiving heavy traffic should be cleaned two or three times a year, since clean rugs wear longer.

On-location cleaning is a great convenience and it is also economical, eliminating cost of taking up and relaying carpet and minimizing shrinkage. For re-dyeing, repiling and special spot removing, professional cleaners should be used.

For hard surface floors, an electric floor scrubber-polisher provides complete care. Unlike self-polishing waxes, the polishing type can be re-buffed many times so it always has a just-waxed look. The National Safety Council recommends a thin, even coat of any wax that must be polished as the safest. The more you polish it, the harder, drier and safer wax becomes.

Water is the enemy of wood floors. The best protection is provided by paste or liquid wax and an electric buffing machine. If floors are dirty, a cleaning wax should be used. Two thin coats of wax are better than one heavy coat, but wax should be thoroughly dry and buffed before the second application. Stains and old wax can be removed from linoleum and vinyl floors in a breeze with a scrubber-polisher. Most good floor polishers have dispensing systems for the cleaning solution.

If light spots appear on wood floors, rub with a damp cloth, dry and re wax. Heal and caster marks can be removed by rubbing lightly with fine steel wool and re waxing. Use the same steel wool treatment for water spots and ink stains. If warping, unevenness or darkening occur with wood floors, eliminate the source of moisture, sand, refinish and re wax with solvent-based wax.

If an orbital action electric floor polisher is used, it will leave no streaks, swirl marks and you can clean right up to the walls and baseboards without splashing.
Uncle John's Page

This page is reserved for the young folks. We will pay one dollar for each poem or drawing published. ALL WORK MUST BE ORIGINAL. Drawings should be in black, and drawn on white, unlined paper. Tell us your age, address, and Electric Co-op, and

Send all items to:
UNCLE JOHN, The Tennessee Magazine
710 Spence Lane, Nashville 10, Tenn.

Louise Cournator, Age 13
Route 6, Brownsville, Tenn.
SOUTHWEST TENN. EMC

Randell Bracey, Age 16
Route 2, Joelton, Tennessee
CUMBERLAND ELECTRIC MEMB. CORP.

Loretta Short, Age 14
Route 1, Edison, Tenn.
POWELL VALLEY Elec. Coop.

Linda Axley, Age 16
Ball Play Rd., Rt. 4
Madisonville, Tenn. 37354
FT. LOUDOUN Elec. Coop.

Ricky Martin, Age 11
Route 2, Michie, Tenn. 38357
PICKWICK Electric Coop.

Shirley Conner, Age 15
Route 3, Box 113
Hohenwald, Tennessee 38462
MERIWETHER LEWIS Elec. Coop.
MANAGEMENT IS KEY TO MILK PRODUCTION

Special attention to every management detail is necessary during hot weather to keep dairy cows from going into a costly “summer slump” in milk production, cautions Ray Spann, University of Tennessee Extension assistant dairy husbandman.

Dairymen can help overcome this slump by feeding high quality forage with an adequate amount of a low fiber grain ration, he continues. Recent research has shown that dairy cows perform better on a low fiber, high energy ration during hot weather.

“Hay consumption of dairy cows exposed to daily temperatures of 90 degrees was only half as much as cows in a 50 degree environment,” Spann says. “Therefore, only high energy feeds should be provided so that animals will get enough nutrients for maximum milk production. Droughty pasture or tough, over-mature grasses are major factors influencing the summer slump.”

Providing adequate shade and plenty of fresh water is also important in maintaining milk production, Spann adds. Cows will drink three or four times more often on hot days and will consume up to five times as much water.

SOIL TEST FALL SEEDED PASTURES

A good fertilization program is a key factor for success if you plan to sow permanent pasture this fall, says Joseph N. Matthews, University of Tennessee Extension assistant agronomist.

“The first step in your fertilization program is to determine your lime and fertilizer needs by soil testing,” he continues. “Send the soil sample to the University of Tennessee Soil Testing Laboratory for testing. Based on the soil test results, the laboratory will make a fertilizer and lime recommendation. Recommendations will be made for applications at seeding and for annual maintenance applications.”

Fertility problems can be corrected more efficiently before than after seeding, the agronomist points out. Prior to seeding, fertilizer and lime can be worked into the soil to the depth of plowing. This method assures better distribution of plant nutrients in the soil and helps insure success for new seedings. If you wait until after seeding, these materials must be surface applied and more time will be required for nutrient deficiencies to be corrected.

The annual fertilizer applications recommended will maintain the fertility level of the soil and will provide nutrients for continued productive growth, he concludes.

Don’t forget, the new address of the Soil Testing Laboratory is 5201 Marchant Drive, Nashville, Tennessee 37211.

START FITTING 4-H DAIRY HEIFERS NOW

Any 4-H Club member who plans to show a dairy animal should start fitting the heifer now for her to look her best at the fairs this year, reminds Herbert Holt, University of Tennessee Extension assistant dairy husbandman.

“The time is near when 4-H Dairy Club members will be entering their dairy project animals in competition in the various shows and fairs across the state,” he says.

Holt points out the following areas that need immediate attention if the dairy animal is going to look its best:

(1) Close inspection of the animal’s feet. If the feet are long, now is a good time to trim them because this will give the animal ample time to learn to walk correctly.

(2) The heifer should be broken to tie and lead as soon as possible. The youngster is urged to be especially careful that the animal does not get loose. Once the heifer finds she can get loose, she will try it often.

(3) The heifer should be kept in the dairy barn during the day time, then turned out in a dry lot during the night. This will help condition the hair coat which usually requires about six weeks.

(4) High quality hay, such as timothy or orchardgrass-clover mixture, should be fed in small amounts several times each day. The amount of concentrate fed will depend on the condition of the animal.

Leading the heifer, keeping the animal’s head up, stopping and posing properly, teaching the animal to back up a step, brushing, clipping and grooming are also important in preparing the dairy animal for showing.

The 4-H Club member’s primary objective should be to make the animal look her best and win on the day of the show, Holt emphasizes. To achieve this goal, the youngster must start preparing the animal in plenty of time.

FARM BRIEFS

The beef cow herd needs attention throughout the year. Failure to do the right thing for the cow at the right time can affect profits drastically.

Although exports of beef from the United States to Japan may not be large now, there seems to be a good opportunity for our beef industry to profit from a trade of this type.

A waterless period can mean trouble for crops, but a lack of water can spell disaster for homes and farm buildings in case of fire.

The dairyman should remember that good sanitation and chemical fly control go hand-in-hand. Chemical fly control should not be used as a substitute for good sanitation practices around the dairy buildings.
Electricity Equally Important
To Large and Small Industries

By Don Murray

It might be confusing to say that the problems of large and small industry are more alike than different but the realities of the situation indicate that in our state this can often be the case. Take the large and heavily invested William L. Bonnell Company, recently situated in Carthage, and the Neda Lamp Company, locally owned and managed, as examples of the big and smaller being more alike than opposite as they thrive and turn out production in the Middle Tennessee town of Carthage. Both operations, although quite different in volume, had to be located at a suitable plant site, be supported by efficient power and communications services, secure necessary workers to perform the manufacturing processes and ship to market a finished product that can be sold at a competitive price.

The William L. Bonnell Company, a subsidiary of Ethyl Corporation, processing with heavy machinery and the convenience of overhead cranes, greatly simplifies the manufacture of extruded aluminum window framing. Close to a hundred and fifty employees are being job trained with more to be added later in an assembly line operation that basically includes high temperature melting, extrusion forming of the frames in long strips and then refinishing the aluminum surface so that the acid baths act to form a weather protected exterior which will last a long time. "Cal-color" as the dark and shiny surface is referred to by Bonnell authorities, is a patented process.

The furnaces where the processing begins can heat as high as is necessary to handle ingot
ized blocks of aluminum which have to be heated to about 1300 degrees. In the extrusion forming process the machines run metal more in the thousand degree range. Only six men man these forming machines.

Another member of the almost two thousand commercial customers served by the Upper Cumberland Electric Membership Cooperative is the Neda Lamp Company, which manufactures an attractive and economically priced household decorative lamp for stores in the South. Like their larger industrial cousins, Mr. and Mrs. Adams, who run the plant proper, and Mr. A. B. McCall, the owner, keep a close eye on cost of production. Here again as a similarity, you have people taking a basic material and processing it through an assembly line to turn out a finished product for marketing. This, however, is more of a hand operation in which men and women utilizing semi-artistic skills in molding, finishing, baking and spray painting the hydrocal plaster of paris lamp bases turn out a variety of designs from Spanish to traditional.

Mr. Lewis M. Adams is the Plant Manager while his wife, Rachel, takes care of the office routine, which can get quite busy when the capacity of 200 lamps finished and packed for distribution to such points as Atlanta, Ga., and Nashville, are shipped out of the Carthage factory. One of the larger buyers of the Neda Lamp is the makers of mobile homes in the area. And of course, as you might expect, the lamps are proudly displayed and sold in the store of the owner, A. B. McCall.

Electric power use is growing steadily in the mid-state area of Carthage and while there are some gains in population, it appears that industrial and commercial use of cooperative services is the key to this growth. Continuing to meet the demand of the large industry and small factory helps to set the stage for community growth and creates additional employment. With more people working and larger industrial investment for the area, people buy and build houses and again we note the increase in consumption of electricity. It is a cycle geared to economic betterment and over-all growth in the Upper-Cumberland.
Truth-in-Lending--
What Consumers Should Know

by Phil Sawicki
NRECA Statewide Correspondent

(Editor's note: The Consumer Credit Protection Act, popularly known as the "Truth-in-Lending" law, was passed by Congress in 1968. But it wasn't until July 1 that the law actually went into effect. The following article tells what you should look for the next time you borrow money or buy anything from a TV set to a house or time payments.)

Thinking of borrowing money again? Or trading in your old jalopy for a new beast and 36 monthly payments?

If you do, you should see a definite change from years past in the documents on which you put your legally binding, never-to-be-erased signature. Truth-in-lending is finally here.

But that doesn't mean you can just sign that loan or time-payment contract without reading it carefully. The Federal law that went into effect July 1 requires lenders and sellers to tell you a lot of things they didn't have to before. You may be surprised to find out how much you weren't told.

On future loan contracts the annual percentage of interest and the total finance charge should be very visible.

These are two basic figures which many lenders don't like to put in print, let alone big clear print. They'd much rather say 2 per cent interest a month instead of 24 per cent interest a year.

They'd much rather say 10 payments of $12.72 instead of a loan of $100 with total finance charges of $27.18. But now, they won't have any choice.

Remember that the words "finance charge" don't mean just the interest you are paying. Those words also may include loan fees, finder's fees, time price differentials, investigation fees, credit life insurance, points and similar charges. These additional charges are to be included in the finance charge to give you, the borrower, a better idea of the total amount of money you are paying in order to borrow.

But some costs, the new law also says, may be excluded from the finance charge if they are itemized and disclosed to the customer. Examples include taxes, license fees, registration fees, notary fees, title examination fees, appraisal fees and deed appraisal fees.

Charge Accounts

The information above applies when you borrow money. Suppose you have a so-called "open end" charge account on which you make payments of $10 or $20 a month plus finance charges. From now on, the department store will have to tell you a lot more about that finance charge.

You must be told, in writing:
- The conditions under which a finance charge may be imposed.
- The time period during which payment must be made without incurring a finance charge.
- How the store determines what your balance is when it imposes a finance charge.
- The method of determining the finance charge.
The periodic (usually monthly) interest rate and the annual interest rate.

The conditions (for instance, late payment) under which additional charges may be imposed and how those additional charges are determined.

A description of any lien the creditor may acquire on the customer's property.

You won't find the above on every monthly statement you receive, but you must be told it at least once, in print. The monthly statement should include the following:

- Your unpaid balance at the beginning of the billing period.
- Amount and date of each purchase and a brief description, unless it was provided earlier.
- Any payments you made and any returns, rebates or adjustments.
- The finance charge in dollars and cents.
- The periodic interest rate or rates used to determine the finance charge.
- The annual interest rate.
- The unpaid balance on which the finance charge was computed.
- Your unpaid balance at the end of the billing period.

"Big Ticket Items"

The new law also applies when you buy a "big ticket" item and agree to make monthly payments, for instance, on a car or color television set. Here, again, you must be told in print the annual interest charge and the total finance charge, and these other facts as well:

- The date on which the finance charge begins.
- The number, amount and due dates of payments.
- The sum of these payments (except in the case of a first mortgage on a home.)
- The amount, or the method of computing, default of late payment charges.
- A description of any security interest of the creditor's in the item purchased.
- The method of determining the charge for early repayment.

A Note on Real Estate

Any person or organization that lends money or extends credit to individuals in amounts less than $25,000 (except for real estate) is covered by the law.

This includes banks, savings and loan associations, credit unions, consumer finance companies, department stores, other retail stores, automobile dealers, credit card companies, mortgage bankers, hospitals, doctors, dentists, plumbers and electricians.

Wilful violations of the law will be punishable by a fine of up to $5,000 and up to a year in jail. In addition, a customer may sue a violator for twice the amount of the finance charges, court costs and reasonable attorney's fees.

If you need more information, write to the Federal Reserve Board, Washington, D.C. 20551.

- A statement of any charges deducted from a rebate or refund.

Transactions Covered

One thing lenders won't have to tell you is the total finance charge on a home you are buying. Telling people, Congress felt, might well discourage them from buying a home. But you must be told the annual interest rate.
YOUTH TOUR (Continued from page 7)
town, but we appreciated Congressman James Quillen, John Duncan, Joe Evins, Ray Blanton and Ed Jones taking time to visit with us in the Rayburn Room. We also visited the Supreme Court Building and rode the underground railway between the Capitol and the Senate Office Building.

On Wednesday at 8:30 a.m. we gathered at the Marriott with almost 1000 other delegates for the NRECA Youth Day ceremonies. There were speeches by REA Administrator David Hamil and NRECA General Mgr. Bob Partridge, plus a quiz show in which 10 delegates participated. "Miss Rural Electrification 1969," Sandi Brombaugh, was introduced and we were thrilled when they recognized our "Miss TECA 1969," Donna Sue Reece, who was a very welcome guest on our tour.

In the early afternoon we went by bus caravan to the White House and were greeted by a Presidential Aide. We enjoyed the special tour but were really disappointed that President Nixon, or Mrs. Nixon, or even one of his daughters couldn't just have met us and said "Hello there, we're glad you came to visit us."

Later we toured the Lincoln Memorial and Jefferson Memorial after which we returned to the hotel for some swimming, relaxation and the NRECA Banquet and "Shindig" that night.

On Thursday morning we parked our buses on the Mall, and small groups of our people visited the Washington Monument, FBI, the Archives Bldg., and the various buildings of the Smithsonian Institute. There wasn't enough time to see as much as we would have liked, and about 3:30 p.m. we boarded the buses and said "Good-by" to the city where we had spent 4 fun-filled days.

On our return trip we stopped in Abingdon, Va., at the historic old Martha Washington Inn for a few hours rest and sleep. As our bus turned into the driveway about 11 p.m., a voice in the rear exclaimed: "Gosh, they're taking us to the old folks home." Some of our group sat up all night and then slept on the bus Friday morning coming home.

We arrived at the TECA head-
quarters about 2 p.m. Friday to
be greeted by a host of families
and friends. This Youth Tour will
be a memorable highlight in the
lives of some of our finest young
people.

One English teacher who was
awarded the trip by her local
electric cooperative put it this way
in a note of thanks to her sponsor:
"This is such an opportunity you
offer these young people—and,
thanks for including the teach-
ers."

We too would like to say "Thank
You" to the management and
staffs of the following cooperatives
who made such a wonderful tour
possible:

Appalachian Electric Cooperative
Chickasaw Electric Cooperative
Cumberland Elec. Mbr. Corp.

Duck River Elec. Mbr. Corp.
Holston Electric Cooperative
Meriwether Lewis Elec. Cooper-
perative
Middle Tenn. Elec. Mbr. Corp.
Pickwick Electric Cooperative
Sauachee Valley Elec. Cooper-
perative
Southwest Tenn. Elec. Mbr. Corp.
Tennessee Valley Elec. Coop-
erative
Tri-County Elec Mbr. Corp.

**GO MODERN**

**GO ELECTRIC**

**THE SWINGER** $7,995.00
Cash Price
Includes Carpet

A COMPLETELY FINISHED HOME
Furniture Included -- Built On Your Lot -- Ample
funds for permanent financing -- 200 plans
MAIL TODAY! Cut out entire business reply envelope. Fill in
coupon-envelope, fold, seal (tape or paste). No postage necessary,
or call collect 824-6534.

P. O. BOX A, Hendersonville, Tenn. 37075
Please send me complete information on
all Jones Homes, with no obligation.

NAME
Rural route or street address:
POST OFFICE
STATE
YOUR COMMUNITY
PHONE

If you would like a Jones Home Representative to call on you, check
here [ ] and attach directions.
[ ] I own a lot [ ] I can get a lot
[ ] Please send floor plan and prices on all Jones Homes

DO NOT CUT HERE...JUST FOLD OVER, SEAL AND MAIL THIS REPLY ENVELOPE...NO STAMP NECESSARY

No postage stamp necessary if mailed in the United States

BUSINESS REPLY MAIL

POSTAGE WILL BE PAID BY

JONES LUMBER CO. INC.
P. O. BOX A
HENDERSONVILLE, TENN. 37075

(16th FLOOR THIRD)
NATIONAL BANK BLDG.
NASHVILLE, TENNESSEE
37219

(Please open door)
MARKETPLACE


Make big money growing ginseng! $3,000 to $30,000 annually. We buy your crop. Send $2.00 for seed sample and information. Ginseng Exchange, Box 1769, Springfield, Mass. 01101.


KODACOLOR FILM DEVELOPED with Jumbo Color Prints, 8 or 12 exposure, only $1.49. Failures credited. Send this ad with order. Offer good 1 year. SKRUDLAND COLOR PHOTO Dept. TE, Lake Geneva, Wisconsin 53147.


SECRETARY
You will work in new offices. You will be the first and top secretary to the chief executive. Your work will be with professional people. The position will challenge the full range of your capabilities and offer an opportunity for advancement in responsibility and salary. Start...$480

SECRETARY
You will work for the top Executive of a firm serving industry throughout the state. If you are going back into the work force you can start immediately............... $4700

DIRECTOR
Salary: $19,000
Prestige organization offers you exceptional career opportunity. Qualifications: Knowledge of computer programming, centralized patient appointments and billing procedures. Experience working with physicians.

MARKETING DIRECTOR
Salary: $25,000
Major National Manufacturer has top corporate position open for experienced Marketing Manager. Agricultural orientation, degree, and marketing management experience required.

Call 255-1156 for additional information. Report immediately without appointment or mail your resume.


Wanted: Ginseng and other Medicinal Roots. 367 page illustrated book on Ginseng and other valuable roots—price $2.00 per copy. Top market price paid for all roots. Also, trapping supplies, write for free catalog. ED BAUER FUR CO., SMITHBORO, ILLINOIS 62284.


Indian Mound, Tennessee, 31 acres, country home. Rent $100 per year. Mr. A. Boksa 15393 Wisconsin, Detroit, Michigan 48238.


PEACH TREES, Low as 30¢. Cherries, peaches, apples, plum, nut trees, strawberries, blueberries, dwarf fruit trees, perennials. Grapevines 20¢, Shrubs, evergreens, shade trees, roses 25¢ up. Quality stock can't be sold lower. Write for FREE color catalog and $2.00 FREE bonus information.

ENZOR TRAVEL SERVICE
100 Oaks Center
Nashville, Tennessee
Phone 291-9623
European Tours
Round the World Tours
Caribbean Tours
See America Tours
Hawaiian Tours / Cruises
CRUISES — AIRLINE — CAR
RENTAL — Hotel Reservations

SEE AFTER DARK

MUSIC CITY SONGCRAFTERS,
NASHVILLE, TENNESSEE
NEEDS: Song Poems or Song Ideas!
ROCK & ROLL, DIXIELAND, GOSPEL, COUNTRY & WESTERN
For musical setting and recording with the "Nashville Sound." Send material for free appraisal and our best offer to:
SONGCRAFTERS, Studio T
6145 Acklen Station, Nashville, Tenn. 37212

ARTHRITIS?
If you are suffering from pain, soreness or stiffness caused by Arthritis, Neuritis or Rheumatism, I think I can help.

Write me for free information.

KAYE SMITH
2301 Terry Road X15
Jackson, Mississippi 39204
The ladies, bless ’em, won all three cash prizes in the July Puzzle Corner contest, held by blind draw from the more than 500 correct answers submitted.

Winner of first prize of $10 is Mrs. R. W. Hovis of Route 1, Box 263, Roan Mountain, Tennessee. Mrs. Hovis is a member of Mountain Electric Co-op of Mountain City, Tennessee.

Second and third prizes of $5 each were won by Sylvia Robinson of Route 5, Lebanon Road, a member of Middle Tennessee Electric Membership Corporation, Murfreesboro, and Mrs. M. C. Bowman of Beech Bluff, Tennessee, a member of Southwest Tennessee Electric Membership Corporation, Brownsville.

The contest winner each month is determined by first draw. Second and third place winners are determined by continuous drawing, if necessary, until all three grand divisions of Tennessee are represented in the prize winning list.

The correct answer to the July puzzle, which asked for the order of placement of six crayons, was:

Yellow — Black — Orange — Green — Red — Blue

And now for the August puzzle and the three cash prizes of $10-$5-$5, to be distributed to one winner in each grand division. Here is the puzzle:

On a train men named Smith, Robinson and Jones are the fireman, brakeman and engineer—but not respectively. Also aboard the same train are three businessmen-passengers who have the same names: a Mr. Smith, a Mr. Robinson and a Mr. Jones.

1. Mr. Robinson lives in Detroit.
2. The brakeman lives exactly halfway between Chicago and Detroit.
3. Mr. Jones earns exactly $20,000 per year.
4. The brakeman’s nearest neighbor, one of the three passengers, earns exactly three times as much as the brakeman.
5. Smith beats the fireman at billiards.
6. The passenger whose name is the same as the brakeman’s lives in Chicago.

WHO IS THE ENGINEER?

Send answers to:
Puzzle Corner
The Tennessee Magazine
P.O. Box 7232
Nashville, Tenn. 37210
ATTENTION TENNESSEE MAGAZINE READERS!

There may be a few other disability income policies that can pay you up to $1,000.00 a Month when you're sick or hurt and can't work...

But, feature for feature, there isn't any other individual health insurance policy that gives you more for your money than Mutual of Omaha's "Paycheck Protection"!

This is the kind of policy you should have! As the family bread-winner, you select the amount you qualify for (from $100.00 to $1,000.00 a month) to help take care of your regular living expenses when you are unable to work because of sickness or accident. These Mutual of Omaha “paychecks” are tax-free to spend as you wish—to buy groceries, to pay rent, the utilities, and other living expenses. Monthly “paycheck” benefits are payable for disabilities that start before retirement—monthly in-hospital benefits are payable for disabilities that start after retirement.

Does not cover: losses caused by war or military service, childbirth, pregnancy or complications resulting from pregnancy.

SAVE UP TO 54%

If your family is protected by short term “sick leave” or group insurance where you work, you can have your Mutual of Omaha “paychecks” start after those benefits have been used up. By doing this, you save up to 54%, depending on your age, occupation and the plan you qualify for. Just fill in and mail the coupon below for full information—yours without obligation.

Does not cover: losses caused by war or military service, childbirth, pregnancy or complications resulting from pregnancy.

Free facts about how you can get more for your money

Mutual of Omaha Insurance Company will send you, without obligation, money-saving facts about its low-cost health insurance plans for young and old and the full range of fine family plans to meet your life insurance needs now available from its affiliated company, United of Omaha. You’ll find a low-cost packaged program of health and life insurance in the great Omaha Companies tradition. Mail coupon today.

SEVEN REASONS WHY THIS MUTUAL OF OMAHA POLICY PROTECTS YOU BETTER.

1. Pays you up to $1,000.00 a month—tax-free to spend as you please—when you are sick or hurt and can’t work!
2. Covers you both in and out of the hospital!
3. Covers accidents occurring and sickness contracted after the policy date. There are no waiting periods!
4. Covers mental disorders the same as any other sickness!
5. Covers you as a passenger on any kind of aircraft—even a private plane!
6. Covers you on or off the job. Pays in addition to workmen’s compensation or employer’s liability!
7. Guaranteed renewable for life! Only you can cancel this policy. Even your premium can’t be changed unless changed for all policies of this form issued to persons of the same classification in your state.

65 OR OVER?

Get extra cash to supplement Medicare

New “Extra Security” plan pays $150.00 a week tax-free cash direct to you when you are hospitalized ... provides vitally needed extra cash payments that double and triple—up to $450.00 a week—as your needs grow and your Medicare payments decrease. No physical exam.

Life Insurance Affiliate: United of Omaha

Mail this coupon today!