

JUNE, 1970

Tennessee

M A G A Z I N E

Dedicated to Better Living



HI-POWER NITE & DAY BINOCULAR PULLS IN AMAZING VIEWS UP TO 50 MILES AWAY AND EVEN MORE!

Enjoy Big, Sharp
Close-Up Views of
Natural Wonders, People
Buildings, & Wild Animals

**GIVEN TO YOU
PROFESSIONAL
6 PIECE KIT**
(you don't pay 1¢ more)

- (A) Custom Deluxe Binocular Case. Fine quality inside and out! Elegant calf grained vinyl. Built-in flexi-cushion helps prevent accidental damage. All-Weather, dust-proof closure. Rugged! Handsome! Also fits most Instamatic cameras.
- (B) Resilient Neck-Strap. Sturdy ribbed construction. So handy for viewing long games, shows, etc.
- (C) Four Fitted Lens Covers. Flexible, spring-action for tight fit. These customized covers protect lenses against dust, grime, acids and water. Same quality as found on \$100.00 binoculars. They help give you flawless viewing pleasure for many years to come! No extra cost to you.



*Precision Qual.
Nonprismatic
Lens System

IMPROVED 1970 MODEL
DIRECT FROM
IMPORTER
TO YOU!
788
WHY PAY MORE?

POWERFUL PANORAMIC LENSES CAPTURE SHARP 3-D VIEWS EVEN IN MOONLIGHT.....

Now here from Europe . . . the *greatest* PANORAMIC BINOCULARS ever built! Greater even than the *terrific* 1969 model. These new 1970 PANORAMICS give you improved components and workmanship . . . smoother, silkier focusing . . . better optical crystal lenses. It all adds up to TERRIFIC POWER without specks and bubbles to mar your fun! Plus unbelievable LONG RANGE, yet no annoying fuzziness! There's no doubt about it—this 1970 NITE & DAY model is the *greatest* to come out of the famous European factory! Now you can get yours *direct* from the American Factory Representatives at an *unbelievable low price*.

**SEE PEOPLE, WILDLIFE, HOMES
AND FAR AWAY HAPPENINGS
... FROM YOUR ARMCHAIR ...**

These powerful binoculars really *shrink* great distances. People, animals, houses are pulled in so SHARP and so unbelievably CLOSE-UP that you get the feeling you can reach out and touch them! How *useful* indeed to watch over your kids on the playground . . . to check on workers in the field . . . to secretly observe the actions of suspicious strangers. PANORAMICS are so powerful that you can actually shadow suspicious persons at *great distances*—without being seen. But this magnificent instrument is also lots of fun for young and old!

ENJOY ALL SPORTS MORE

For a real thrill, try these great binoculars for viewing baseball, football, boxing. You're sure to get a "ringside"

view—even if you sit in the bleachers. You never miss the thrilling *inside* plays. Take them along to boat, auto, and horse races. Yes! These 1970 PANORAMICS sure deliver lots of enjoyment at very tiny cost!

**CRYSTAL NITE & DAY LENSES
GIVE YOU MOONLIGHT VIEWS**

These quality nonprismatic binoculars have genuine OPTICAL CRYSTAL LENSES with wide 35 mm. objectives. They cost *ten times more* than cheap oriental plastic lenses. But *one* look will tell you they're *worth* it! You get needle-sharp images. The wide Nite and Day lenses capture more available light. Result: You get a brighter, clearer picture—even in ordinary moonlight . . . even in murky, cloudy weather!

MADE BY EUROPEAN ARTISANS

Don't let our low price confuse you! These are not cheap oriental 'opera

glasses' with little or no power! Each and every pair of these deluxe 1970 PANORAMICS is made with care and precision by highly trained European Craftsmen. Then each and every one is tested 38 times to ensure performance! Yet, unbelievable as it may be, you now can grab a pair of these superb PANORAMICS for a very *modest* price! What a small price, indeed, to pay for years and years of great fun and education too!

2 Year Guarantee
Each and every binocular undergoes thorough testing by European factory inspectors before shipment. Should it fail to operate satisfactorily, due to manufacturing defects, it will be repaired or replaced free of charge during the 2 year period of this guarantee. This guarantee expires within two years of the current year, that is: DECEMBER 31, 1972

**TAKE A PAIR ON FREE TRIAL!
ENJOY THEM WITHOUT RISK!**

Remit the very low price plus postage for immediate delivery. Then enjoy them a full week without obligation or risk! You must be delighted. You must be satisfied in every way. Otherwise return them and get your money back *quick*—no questions asked! Put *more fun* and excitement in your life. Order a pair today!

Visit Our Store or Mail Coupon Below: Open Monday thru Friday, 9-5.
FOSTER-TRENT INC., Dept. 852-G, 369 Post Road, Larchmont, N.Y. 10538

Foster-Trent INC.

369 Post Road, Dept. 852-G, Larchmont, N.Y. 10538

Send me 1970 PANORAMIC Wide-View Binoculars with genuine optical Crystal lenses for night and day viewing. Include the 6 piece Kit at no extra cost to me. I enclose low price plus postage charge with this condition: I may try these binoculars for seven full days without obligation. If I am not 100% satisfied I may return them and get my money back at once—no questions asked. Check quantity wanted below.

Send ONE only—7.88 plus 62¢ mailing cost. Total—8.50.
 Send TWO at special discount price: 14.95 for both. Postpaid
(We pay postage on orders for two)

Name _____

Address _____

City _____ State _____ Zip Code _____

Tennessee MAGAZINE

Official Publication of the
**TENNESSEE ELECTRIC
COOPERATIVE ASSOCIATION**

Executive, editorial and
advertising offices:

710 Spence Lane, P.O. Box 7232
Nashville, Tenn. 37210

J. C. Hundley, Executive Manager

CONTENTS

Volunteer Views	4
Air Conditioning	6
Twister Damage	8
Foods, Facts, Fashions.	10
Your Co-op Section	12
Uncle John.	14
Timely Topics.	15
Expanded Business	20
Puzzle Corner	23

STAFF

John E. Stanford Editor
Don Murray Adv. Mgr.

SOUTHWEST DAILIES

PUBLISHERS' REPRESENTATIVES

New York • Chicago • Memphis • Dallas • Detroit
Oklahoma City • Kansas City • St. Louis
New Orleans • Los Angeles • San Francisco

MASTER: In using Form 3579 please give our key
number and mail to The Tennessee Magazine, Box 7232,
Nashville, Tenn. 37210.

THE TENNESSEE MAGAZINE is published monthly as
an educational and informational service to members
of rural electric cooperatives in Tennessee and in behalf
of the welfare of their program. Second class postage
paid at Memphis, Tennessee. Published monthly, at 3781
Lamar Avenue, Memphis, Tennessee 38118. Subscription
price: 87¢ per year for members and \$1.00 per year
for non-members.

Printed and mailed by Shea/Rustin, Inc., Atlanta



ON THE COVER

Cumberland Gap Historical Park is only
one of many parks and countless beautiful
scenes in Tennessee which have
been enhanced by a full coat of spring
green. Charles Warren, photography
and public relations consultant for
Powell Valley Electric Co-op, made this
excellent picture of the overlook in the
park.

clotheslines are
for the birds!...

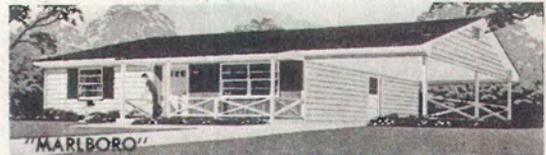
BUY AN...
ELECTRIC
CLOTHES DRYER

A DEED IS ALL YOU NEED

A COMPLETELY FINISHED HOME

For a home...

JUST ASK JONES



Prices
begin at

A COMPLETELY
FINISHED HOME

\$6,995⁰⁰

-- Built On Your Lot

Ample funds for permanent
financing--200 plans

Carport Optional

featuring
HEIL
Forced-Air Heat
& Air Conditioning

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 #1, 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 **TM 6-70**

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

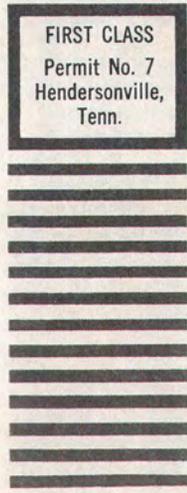
BUSINESS REPLY MAIL

POSTAGE WILL BE PAID BY

JONES LUMBER CO. INC.

P. O. Box #1

HENDERSONVILLE, TENN. 37075





Volunteer Views

by **J. C. Hundley**
Executive Manager, TECA

We hear much these days about "Rural Development" and embrace high hopes that such will help to ease many of the problems which exist, not only in rural areas but in the urban areas as well.

Not until recently, however, have we seen rural development "officially" defined and summarized, as has been done by a special Task Force appointed by President Nixon late last year and which reads as follows:

1. "Rural development is aimed at those with low incomes and the underemployed, but it is not just a poverty program — however, dealing with poverty is a number 1 challenge.

2. Rural development is a "people" program to lift up those in greatest need, whether disadvantaged for economic or social reasons — but it is not a civil rights program or a rural slum program. However, by creating greater opportunity for all, those who will be helped the most are those who have been the most disadvantaged.

3. Rural development is aimed at job creation, but it is not just an industrialization program — although jobs through private enterprise are the key to long-lasting economic opportunity.

4. It is aimed at improving rural America, but it is not just a farm or rural program that benefits only those in the rural countryside — although this is where the work will be done.

5. Rural development is built on local initiative, but it does not depend solely on local resources and local leadership — nevertheless, local initiative is the key to the success of rural development.

6. Rural development is aimed at a better quality of life, but rural development is not just a social program — even though quality of life and a better society are the end products of rural development.

7. Rural development is aimed at population and industrial dispersion, but it is not just a land policy or settlement program — however, physical surroundings and environmental development are vital for clean air, clear water, open space, scenic beauty, recreation and room to live.

Rural development, then, is a combination of specific programs directed toward a broad horizon — all intended to help create a nation of greater beauty, deeper satisfactions and expanded opportunities for all Americans, now and in the future, both in urban and rural areas.

Rural development will build a new rural countryside America; and by building a new and better rural America we will build better cities and a better America — a new life for the country."

Rural electric cooperatives in Tennessee and throughout the nation are delighted to see the need for increased emphasis on rural development recognized in Washington and elsewhere because they, the electric cooperatives, have seen and have been working on this problem for an average of more than 30 years.

Were it not for the leadership of electric cooperatives in providing power on an area coverage basis, and in other avenues of service, our small town and rural problems would now be much more drastic and many times harder to solve.

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. With this unique service offered by Continental Insurance Service, Inc., you may protect 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 elimination 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.

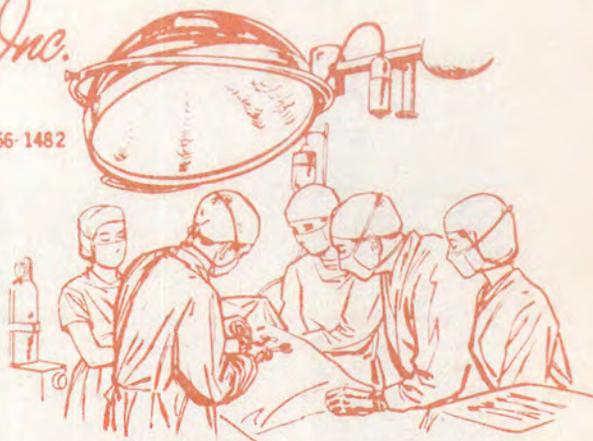
NOW AT LAST!

A Senior Life Plan that can provide **LIFE INSURANCE** Protection for the man or woman between the **AGE OF 55-87 WITH NO PHYSICAL EXAMINATION—REGARDLESS OF YOUR PRESENT HEALTH CONDITIONS**—guaranteed to be issued no matter how many companions turn you down! Permanent non-cancellable protection for as little as **\$6.50 a month.**

POSTAGE-FREE CARD!

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.



**ENROLLMENT PERIOD OPEN . . .
ACT NOW!**

CUT OUT ALONG DOTTED LINE AND MAIL

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

- Senior Life Plan
- 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 •

**FREE SAMPLE
POLICY CERTIFICATE**

Name _____ MY DATE OF BIRTH IS: _____
Address _____ DAY MONTH YEAR
City _____ State _____ Zip _____

Do Not Cut Here ▲ Just Fold Over, Seal and Mail This Envelope—
No Stamp Necessary

No Postage Stamp Necessary If Mailed in the United States

FROM _____

BUSINESS REPLY MAIL
FIRST CLASS PERMIT NO. 3294, NASHVILLE, TENN.

continental *Insurance Service, Inc.*
A TENNESSEE CORPORATION
2720 Nolensville Road
P. O. Box 8973
Nashville, Tennessee 37211

CUT OUT ALONG DOTTED LINE AND MAIL

Weather May Be 'Frightful' But Air Conditioning Is Always Delightful



New charcoal odor filter in some air conditioners provides air that is filtered, deodorized, then filtered again. Available in several capacities, the unit is easy to install and features a rosewood, wood-grain finish with six front vertical panels.

By Marcia Powell, Home Editor ELECTRICITY ON THE FARM

When the lyricist wrote "The weather outside is frightful, but in here it's so delightful," he was talking about blustery winter; however, his words are equally apt during sweltering, humid summer days — if you have home air conditioning.

A summer air conditioner performs four basic functions. It cools, dehumidifies, cleans and circulates conditioned air in an enclosed space, room or zone.

Some features of room air conditioning in the home include:

1. Controlled, comfortable temperature and humidity conditions which contribute greatly to sound, restful sleep.

2. Humidity controls can eliminate moisture problems such as mildew, damp closets and musty summer odors.

3. Air filtering is an integral part of air conditioning equipment

and helps reduce airborne dust, dirt and pollens.

4. Outside noises are reduced because windows and doors are closed.

Room air conditioners offer many other advantages:

1. Quick results. Smaller units can go home in the car trunk, install in the window with a quick mounting kit, plug into an existing adequate outlet and start cooling.

2. Condition large or small areas. Units are available as small as 4,000 B.t.u. to as large as about 33,300 B.t.u.

3. Air condition part of your house at a time. Additional units can be added as desired. You can switch units around if you wish.

4. Room air conditioners with decorative fronts (and hidden controls) are an asset to any room.

5. You can get units for your present 115-volt household wiring.

6. Room air conditioners can be used where unusual conditions

make the installation of central air conditioning impractical.

7. Installation of room air conditioners can be made through the wall if windows are not in ideal locations for the units.

8. Models for double-hung, casement and awning type windows are available.

9. You do not have to worry about ducting since window room air conditioners do not require ducts.

To get top performance from your air conditioning equipment, the Air Conditioning and Refrigeration Institute offers some common sense guidelines:

A. The domestic scene involves numerous moisture-producing activities — mopping floors, laundering, automatic dishwashing, bathing. It's easier on the air conditioning equipment if they don't all happen at midday when the cooling unit has enough to do. When possible, these activities should be scheduled for the cooler parts of the summer day, either early morning or during the evening.

B. When a large party is scheduled, lower the setting several hours before guests arrive. The walls will be cool enough to keep people comfortable through the evening.



Sliding sound-baffle front panel conceals controls on compact room air conditioner rated at 10,000 B.t.u. cooling capacity for 115-volt current. Expandable side panels on unit help make installation in window easy. This unit has two fan speeds and compact overall dimensions (14 7/16 x 24 1/4 x 25 1/2 inches).

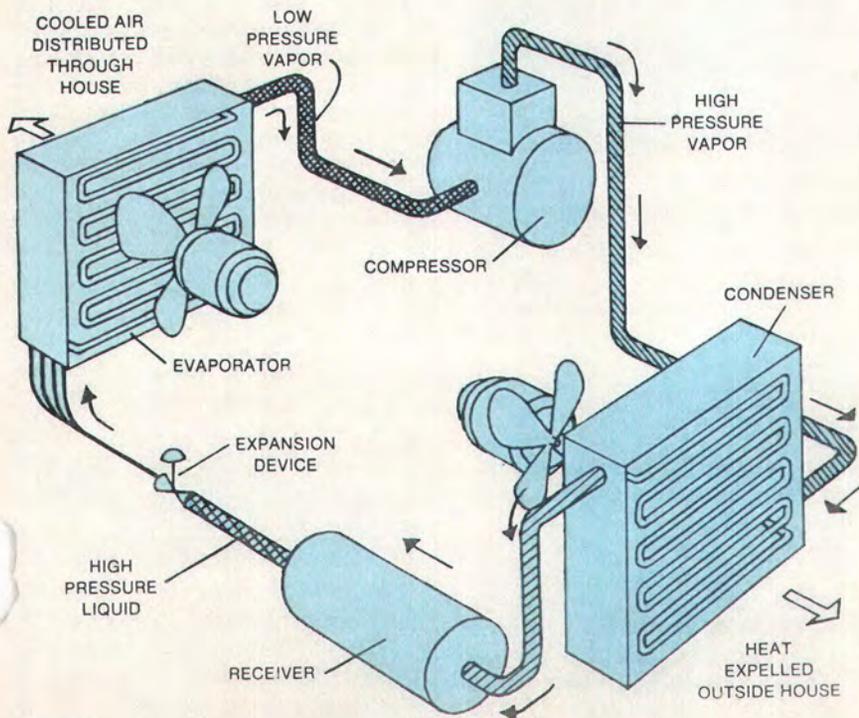
ROOM AIR CONDITIONER SELECTION GUIDE

B. t. u. s	WEST		SOUTH		EAST		NORTH	
	Ceiling under occupied room or insulated ceiling under attic	Un-insulated ceiling under attic	Ceiling under occupied room or insulated ceiling under attic	Un-insulated ceiling under attic	Ceiling under occupied room or insulated ceiling under attic	Un-insulated ceiling under attic	Ceiling under occupied room or insulated ceiling under attic	Un-insulated ceiling under attic
33,000	1740	1000	1820	1050	1920	1090	2150	1230
27,000	1440	830	1510	870	1590	900	1785	1010
23,000	1140	670	1300	710	1270	730	1420	830
18,000	860	510	920	540	970	560	1060	620
17,000	800	475	870	505	915	525	1005	585
16,000	750	440	820	470	860	490	950	545
15,000	685	405	750	430	790	450	870	500
14,000	620	370	680	390	720	410	790	450
13,000	595	330	605	350	645	365	680	405
12,000	470	285	530	305	570	325	625	355
11,000	442	268	445	265	535	305	555	320
10,000	365	205	360	225	390	235	425	260
8,500	290	180	310	200	355	215	380	235
8,000	230	140	250	160	290	185	330	210
7,500	170	125	220	140	240	160	280	180
6,000	150	100	170	110	190	120	205	130
5,000	130	90	145	100	170	110	180	110

Courtesy: Airtemp Div., Chrysler Corp.

- Determine the wall with maximum outdoor exposure (West Maximum and North Minimum).
- Watch factor exists:
 - Ceiling under occupied room or insulated ceiling under attic.
 - Uninsulated ceiling under attic.

- Size of room—Length x Width: (Sq. Feet) This is your Key Number.
- Take your Key Number and find the closest figure to this in the appropriate column. The B.t.u. column, above, will indicate the estimated B.t.u.'s cooling capacity required to cool your particular room.



C. A home begins to absorb heat when the sun rises and continues absorbing heat all day. To avoid excessive heat buildup that will overtax any equipment, leave the air conditioner turned on all night.

With proper use, a good air conditioner will give many years of efficient and effective service . . . and make any home atmosphere "delightful" no matter what the outside temperature.



A simple twist of a knob assures automatic comfort control in this unit. Automatic shift feature provides a comfort control that adjusts fan speed to maintain the selected comfort level and vertical louvers that move back and forth to distribute air more uniformly in a room. This model has Early American maple front.



COOL IT

In cooling cycle of air conditioner, liquid refrigerant passes through evaporator coils where, as it expands into a vapor, it absorbs heat from the air. Cooled air is then pushed into the home. The heat-bearing, vaporized refrigerant then passes to a condenser where, in the process of being condensed back into a liquid, heat is released and expelled by a fan.

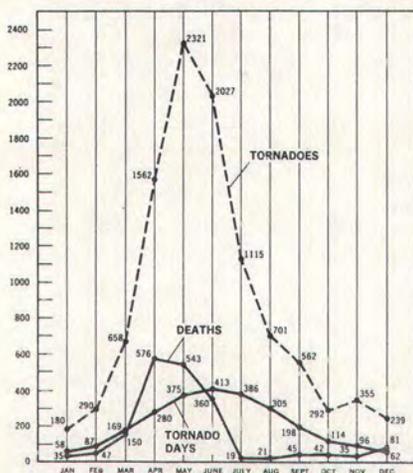
Twister Hits Co-op Area



Splintered tree in Lewellyn community shows the strength of the wind, contributing factor to power outage. CEMC workman is atop pole in background.

(Editor's Note: The following story by Joe Goosetree, electrification advisor of Cumberland Electric Membership Corporation, relates primarily to a particular tornado which struck his co-op area in April. While new and heavily damaging, it is only one of literally hundreds of various types of storms which have hit and damaged Tennessee's 22 rural electric co-op distribution systems in the past 30 years. With all of these cooperatives, the aftermath of such stories is much the same: the dedication of co-op employees in restoring service just as soon as possible, the cooperation and patience of members while service is being restored, and the necessity for electric cooperatives to maintain immediately-available reserve funds in order to restore entire-system services in minimum time.)

TORNADO INCIDENCE BY MONTH 1953-1968



Many outages have occurred during the past thirty years which left CEMC lines down and members out of service for several days. None, however, has been as destructive or rapid as the tornado which struck an almost straight, 250 yard strip across Montgomery, Robertson and Sumner Counties on Monday, April 27, at approximately 3:00 P.M. The four to six hundred mile per hour funnel, which left a path



Crumpled grain bins are shown on James Choate farm, off highway 76.

of over one million dollar damages, and over one hundred persons injured with one fatality, did extensive damage to CEMC distribution lines. Damages to co-op facilities have been estimated to be in excess of \$60,000.00. Crews from all six CEMC offices, city electric crews from Springfield and Gallatin, and a construction contractor all combined efforts to restore service as quickly as possible. Seven spans of primary line were blown down near the Montgomery, Cheatham County line and about a mile of line was completely blown away in the Green Brier area. Heavy

forty-five foot poles were actually pulled from the ground and thrown some fifty feet unbroken.

Many Co-ops have been criticized for setting aside large reserve accounts, which sometimes seem unnecessary. Money must be readily available to restore service to members, regardless of cost, when disaster — like the tornado — strikes! This reserve account provides an insurance to fall back on a borrowed money is not readily available for construction purposes. This money for repairs must come from operation of the Cooperative.

Strange things occur in a catastrophe such as this, like Tommy Austin's home on White's Creek Pike probably being saved from destruction by the windows being blown out. Directly across the highway, the home of Retha Benton was completely destroyed. Mr. Benton, alone in the house and unable to walk, crawled to the fireplace for safety. Mr. Benton was buried under the



Metal roofing from nearby houses hang on a secondary tap serving the UT Experiment Farm near Springfield. Two of eight buildings which were destroyed are shown in the background.

TORNADO SAFETY RULES

When a tornado approaches, your immediate action is your key to survival. Seek inside shelter, preferably in a tornado cellar, an underground excavation, or in a steel-framed or reinforced concrete building of substantial construction. Stay away from windows.

IN CITIES OR TOWNS:

In homes — the basement usually offers the greatest safety. Seek shelter under a sturdy workbench or heavy table if possible. In a home with no basement, take cover under heavy furniture in the center part of the house. Keep some windows open, but stay away from them.

Mobile homes are particularly vulnerable to overturning during strong winds. Trailer parks should have a community shelter. Appoint a community leader responsible for constant radio monitoring during threatening weather or during watch periods.

IN SCHOOLS:

Whenever possible, go to an interior hallway on the lowest floor.

Avoid auditoriums and gymnasiums or other structures with wide free-span roofs. If a building is not of reinforced construction, go quickly to a nearby reinforced building, or to a ravine or open ditch and lie flat.

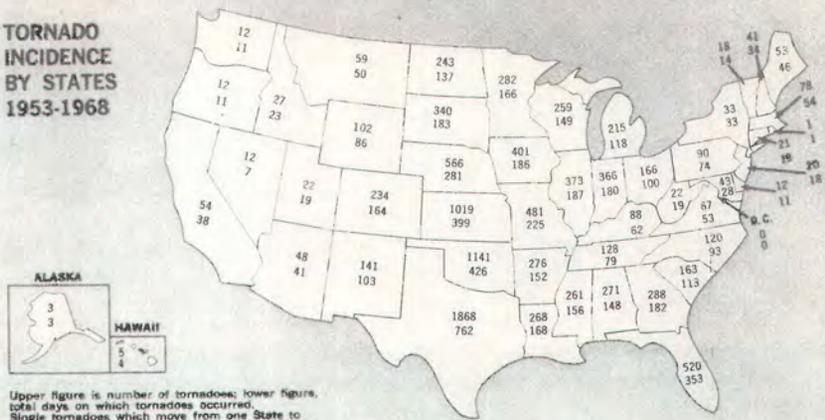
IN OPEN COUNTRY:

Move away from the tornado's path at a right angle. If there is no time to escape, lie flat in the nearest depression, such as a ditch or ravine.

KEEP LISTENING:

Your radio and television stations will broadcast the latest tornado advisory information. Call the weather bureau only to report a tornado.

TORNADO INCIDENCE BY STATES 1953-1968



Upper figure is number of tornadoes; lower figure, total days on which tornadoes occurred. Single tornadoes which move from one State to another are listed here as one tornado and tornado day for each State.

chimney's fallen bricks, but escaped serious injury.

One of the hardest hit areas was the University of Tennessee's Highland Rim Experiment Farm where three houses and eight barns were a total loss. Near the U. T. farm at Thomas Texaco service station, several cars and trucks were actually blown across Highway 41 and onto the tracks of the L & N Railroad.

One outstanding factor noticed during the week of turmoil was the attitude and helpfulness of those who were hardest hit by



Twisted and broken pole in Robertson County shows the strength of the wind. Building damage shown in background.

the tornado. Cooperation and patience were extended to CEMC personnel working and repairing lines. Shortly after the intensive winds, many roof tops were seen swarming with friends and neighbors replacing windows, repairing roofs, and making repairs to their neighbors' homes which had been damaged.

Regardless of electric service, nature does not wait, and certain types of work must go on. This is the case of dairymen who milk cows. J. H. Dobbins, one of the largest dairymen in the CEMC area from Robertson County, is milking 180 cows at his dairy.



This house was completely swept from its foundation and set down some 200 feet down the hill.

Mr. Dobbins recently purchased a standby power generator for emergencies such as this. The fifteen kilowatt generator was put into operation after power lines in his community were down and milking continued as usual. Mr. Dobbins feels this piece of equipment was paid for at this time.

The April tornado was by no means our first severe storm, nor is it likely to be our last. But, as is true with all of Tennessee's electric cooperatives, CEMC is dedicated to providing its members with inexpensive, adequate and dependable electricity as much of the time as is humanly possible — Mother Nature's bad weather temper notwithstanding.

That's what our rural electric cooperatives are all about!



W. R. Edison chicken house on highway 76 was severely damaged and several hundred chickens were lost.

OUT OF THE NIGHT — LIGHT GIVES ADDED BEAUTY AND SAFETY



Well planned, shielded lighting subtly shows off the beauty of this house by night.

**By Mary Ann Pitt
Home Service Advisor
Meriwether Lewis Electric Cooperative**

Can you see the architectural outline of your home, the massive trees on your lawn, or the lovely flower garden after dark? Most of the time, these things that you prize so highly in the daylight hours are lost after dark. This situation can be easily corrected; for out of the night can emerge with unusual beauty your home, your trees, and your garden with only a minimum amount of outdoor lighting.

Outdoor lighting is one of the more imaginative and creative ways to decorate one's home.

Landscape lighting requires the same careful planning and thinking that are the prerequisites of any good lighting plan. Well designed lighting is not sticking

several floodlights on the corner of your home.

Your lawn, like the rooms of your home, reflects your personality and your family's mode of living. It is not possible to make one set of rules to light every type of home, lawn or garden. However, the following tips might help you create an artistic effect.

Exterior lighting of the home and grounds can be divided into areas for special lighting effects. Some of the areas to consider are as follows: the house with its architectural features to be emphasized, the driveway, terrace, steps and walkways, the garden areas, recreation areas, and perhaps a pool. The total landscape plan can be worked out by areas. Then as time and/or money permits, the necessary wiring and lighting can be accomplished to give the total effect.

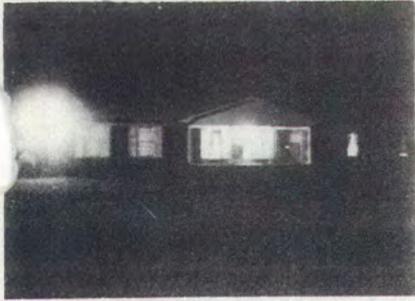
To begin your lighting plan, proper outdoor wiring is essential. Switch-controlled fixtures at permanent locations and convenience outlets are a safe, convenient and permanent system. Not only do these outlets provide light but will give current for the use of electrical appliances and garden tools, too. Temporary wiring also has its place and allows for long-range experimenting with different type fixtures.

When using temporary wiring, use only outdoor type extension cords. Then you'll need at least one portable, double-convenience outlet fixture. (See sketch.)

Permanent wiring is the most efficient after your lighting plan is settled. Neoprene plastic (or any U.P. approved direct burial) cable is run in trenches out to the areas you're going to light. Most electrical codes require metal conduit or sheath only where the cable is connected to weatherproof outdoor outlets or to underground junction boxes on



These fixtures give light for safety at the walkway. This fixture is attractive during the day as well as at night.



This is the view one gets of this lovely home by night. Poor lighting (the use of one unshielded floodlight) destroys the charm of the house by night. Is this the view others see as they pass your house at night?

which fixtures can be permanently installed. Convenience outlet boxes can be installed on the house, post of a tree, or a fence. Locate equipment so it cannot cause falls or be damaged by moving or digging. Make a sketch of the wiring layout for ready reference, for repairs or when additional fixtures may be installed. You can install an electric-eye or timer to control lighting units so your grounds will be lighted at dusk whether you are at home or not.

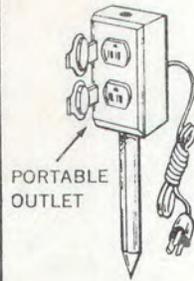
When the necessary wiring is completed, you are ready to begin selecting fixtures. A visit to your local lighting supply house might surprise you at the many different types of outdoor fixtures.

The following hints will be helpful in selecting fixtures:

- Use a few floodlights supplemented with individual units to accent points of interest. *DO NOT* floodlight the entire garden. Excessive floodlighting gives a "flat" monotonous appearance.
- Use several lighting units and separate them.
- Shield all light bulbs from direct view and be sure they do not shine into your neighbor's garden or his house.
- Units which conceal the light bulb should be attractive by day as well as night. In buying equipment, examine the finish to be sure it will weather well.
- Colored light may be used sparingly. Pale tints of green or blue-green are attractive on white walls, trellises, statuary and foliage.

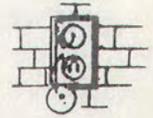
Lighting can be beautiful as well as a safety feature. In the dark, outdoor steps and paths are potential danger spots. There

OUTDOOR WIRING

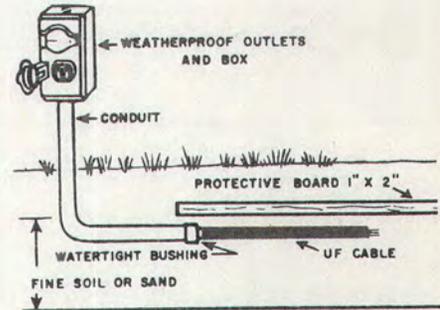


PORTABLE OUTLET

Grounding convenience receptacle with weatherproof covers. These can be placed on the outside wall of a dwelling, on fences, masonry garden walls and trees.



Schematic drawing of underground wiring for weatherproof duplex convenience receptacle. These should be placed according to individual needs for connecting portable outdoor lighting equipment.



are many units that spike into the ground that will help you "watch your step" as well as lengthen the hours of enjoyment of your lawn.

If you are interested in learning more about light giving added

beauty and safety to your home, stop by your local electric cooperative. They can give you additional information and a booklet — "Lighting All Outdoors." It's yours free for the asking.



Outdoor lighting has extended this living area onto the lawn by the addition of only a few portable lighting units.

Running Water is a BIG Step to Modern Living...and More Income

An electric water system does much more than bring running water into your home. It also opens a new, wonderful way of life for you and your family.

It should, because a modern water system saves the rural family tremendous work. The typical farm wife, without an electric water system, walks an estimated 70 miles a year between the hand pump and the house (carrying over 70 tons of water). The average family spends nearly 40 minutes a day carrying water by hand.

What a difference when you have all the water you need just as close as the water tap! Dishwashing



is no longer a major chore. Running water greatly reduces the time required for so many household jobs.

Water is very important to your family's health, too. A modern water system encourages proper hygienic practices. It'll cut hours of hard work from wash day.



An electric system can help you earn money, too. Live stock and poultry production is substantially increased. Tests show an increase from 10 to 22 percent in milk production; 10 to 20 for egg production when water is made readily available. Running water also helps you meet Health Department requirements so you can up-grade your dairy and earn more on every hundredweight.

Yet a modern electric water system need not be expensive. Many families do much of the work themselves. See your rural electric cooperative for free information. They have lots of experience helping others plan for their electric water system. They'll be glad to make practical suggestions that can save you money and effort.



TOMORROW'S POWER CRISIS ARRIVED YESTERDAY



The crisis is compounded of a rapidly accelerating demand for electric power and the failure or inability of the power industry to anticipate it.

The solution is not increasingly frequent pleas to consumers to turn off air conditioners, or voltage drops or brown-outs—or worse.

America's nearly 1,000 consumer-owned rural electric systems . . . serving 25 million people across the country . . . are a small but important part of the nation's power industry. We have warned of the impending power shortage for years. We have urged

regional and national planning . . . expanded generating capacity. We have called for interlocking grids to pool and exchange power so no area need ever be without sufficient electricity.

We believe adequate, dependable, low-cost power must be available to every American.

We know about power crises. The rural electrification program was born as the result of one which denied basic electric service to millions.

And we are determined to do our part to see that another power crisis never again blocks America's pathway to progress.

AMERICA'S RURAL ELECTRIC SYSTEMS

Owned and controlled by the people they serve

For more information write National Rural Electric Cooperative Association / 2000 Florida Avenue, N.W., Washington, D.C. 20009

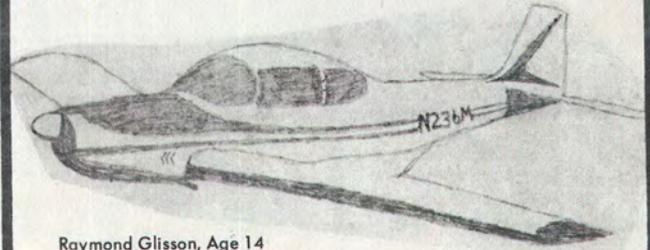
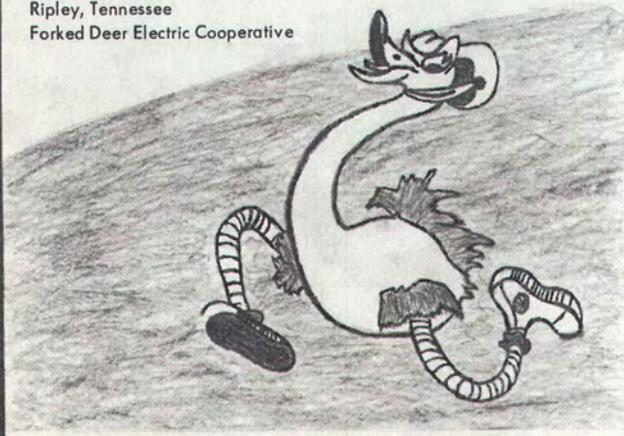
Uncle John's Page

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 Tennesseer Magazine
710 Spence Lane, Nashville 10, Tenn.

John Butterworth IV, Age 11
Ripley, Tennessee
Forked Deer Electric Cooperative



Raymond Glisson, Age 14
Route 1, Dyer, Tennessee
Gibson County EMC

Kelly Collins, Age 10
Lewisburg, Tennessee 37091
Duck River EMC



Terry Keith Thomas, Age 13
Jasper, Tenn. 37347
Sequachee Valley Electric Cooperative



Barbara Vaughn, Age 13
Route 4, Livingston, Tenn. 38570
Upper Cumberland EMC



Jerry Garland Shannon, Age 13
Route 1, Old Fort, Tenn. 37362
Volunteer Electric Cooperative

Timely Topics

FOR SUMMER FEED USE MIDLAND BERMUDAGRASS

Midland bermudagrass is filling the summer feed gap for several beef farmers in Tennessee. This vigorous, high producing hybrid bermudagrass will provide feed during the hot summer when fescue and orchardgrass are dormant.

Midland is both a pasture and hay plant, explains Joe D. Burns, University of Tennessee Extension associate agronomist. Its hybrid vigor has helped to produce up to seven tons of hay per acre on good soil. When cut at a 15 to 18 inch height or every four weeks, the quality is high enough to winter pregnant beef cows without additional protein supplement. Several farmers around the metropolitan areas are sprigging Midland to produce hay for sale.

Midland and Coastal must be sprigged; they do not produce live seed, the agronomist says. Now is the time to sprig these hybrid bermudagrasses. They can be sprigged safely until the first of July.

"There is a greater need for bermudagrass in the southern part of Tennessee than in the northern part," he adds. "This is due to hotter weather and a longer summer dormant period for fescue and orchardgrass."

Coastal is another hybrid bermudagrass which is recommended for Tennessee, but it isn't as winter-hardy as Midland.

Contact your county Extension office for additional information and pick up Extension Circular 690 which gives the methods of starting hybrid bermudagrass.

HOT WEATHER DROPS MILK PRODUCTION

Research has shown that as the temperature goes up milk production goes down, reports William M. Miller, University of Tennessee Extension associate dairy husbandman. The critical temperature is around 75-80 degrees.

Experience has shown that Tennessee's dairy cows are going to have to "work" in temperatures higher than 80 degrees during the approaching summer months, he explains. This causes body temperature to rise since the dairy cow is not very good at getting rid of excess heat. In fact, for each one degree rise in a cow's body temperature, it has been shown that production drops more than two pounds of milk per day.

Since a dairyman is unable to prevent the coming of hot weather, he should look for ways to make the herd more comfortable. Fortunately, there are several things that can be done to help the cow "beat the heat."

These include:

1. Provide an abundance of convenient, cool, clean water.
2. Furnish plenty of shade.
3. See that the loafing barn is well ventilated.
4. If grazing, provide best possible pasture, especially in the day time.
5. Most research has indicated that the use of lower fiber rations will help keep the cow cooler.

"A high producing cow must consume large quantities of feed," Miller concludes. "Keeping her as comfortable as possible in hot weather will help maintain her appetite. She will repay the dairyman that treats her accordingly."

KEEP FARM WORKERS INFORMED ABOUT JOBS

The Federal minimum wage for covered farm workers in 1970 is the same as 1969, relates F. M. DeFriesse, University of Tennessee Extension associate agricultural economist. The Federal Wage-Hour Law for farm workers started February 1, 1967 with \$1 per hour. It increased to \$1.15 in 1968 and to \$1.30 in 1969.

"Most farm workers in Tennessee will not come under the provisions of the Wage-Hour Law," DeFriesse says. "Very few farmers in Tennessee have 500 or more man-days of qualified employment in any calendar quarter."

This does not mean that farm employers are not paying their labor at this rate. In many instances competition has forced wages above this level.

Farmers who have a good reliable worker may want to take a look at what the employee is getting, the economist suggests. One good man may be worth what two unqualified workers will be asking.

"The good worker who likes farming may be hard to find," DeFriesse states. "If you have such a person, and you want to keep him, take a look at how you work with him and see if you can improve the relationship."

Sometimes better working conditions can be brought about by keeping the employees informed. Let them know as soon as possible if changes are to be made. Know what you want done and explain it to the workers. Give them instructions and let them go on with the job to be done. Know the employees — try to keep them assigned to jobs they are best suited to do.

EXTRA POTASH IS NEEDED FOR SILAGE

Soils cropped for silage need to be fertilized with higher amounts of potash (K2O) than those cropped for grain, advises Donald D. Howard, University of Tennessee Extension assistant agronomist.

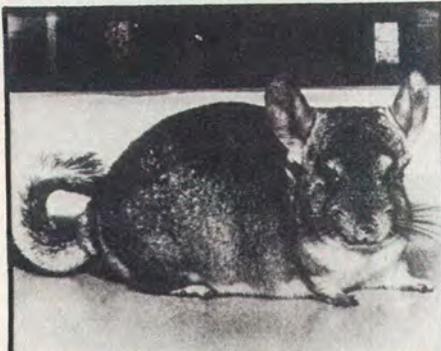
"The major amount of potash in plants is located in the stalks," he says. "Harvesting a silage crop removes all of the potash taken up by the plant; whereas, harvesting a grain crop removes only that potash contained in the grain while the stalk is returned to the soil. As the stalk decays, its potash is released to the soil for other plants' use."

The amount of potash removed by silage crops is approximately four to five times that removed by grain, the agronomist explains. A 20-ton-per-acre corn silage crop removes approximately 160 pounds of potash as compared to 30 pounds removed by a 125-bushel grain yield.

Many Tennessee dairy farmers are using small grain-corn silage double cropping systems. The potash removed by this cropping system would be greater than a single silage cropping system. Average yields for such cropping programs are approximately 20 tons of corn and six tons of small grain silage per acre. Production at these levels would remove more than 200 pounds of potash per acre per year.

REFRESHING

A window
air conditioner



MAKE MONEY! RAISING CHINCHILLAS

Manufacturers need quality pelts for luxury garment industries. Make your own business at home, whether you live in the country or city, without high overhead cost.

WE GUARANTEE:

All animals to be live (or we'll replace), to reproduce (or we'll replace), and blood-line exchange. We give complete training. We buy back and market animals.

FINANCING AVAILABLE AT BANK RATE INTEREST

Member—Charlotte Chamber of Commerce
& Empress Co-op

FREE BROCHURE

Name
Address
City State
Zip Code
Phone if no phone, nearest
phone or relative age.....
Trans-Continental Chinchilla
3801 I-85 South P. O. Box 8324
Charlotte, N. C. 28208 704-392-0462

Trade Now For A

Hotpoint Refrigerator-Freezer

Add Ice Maker Now or Later

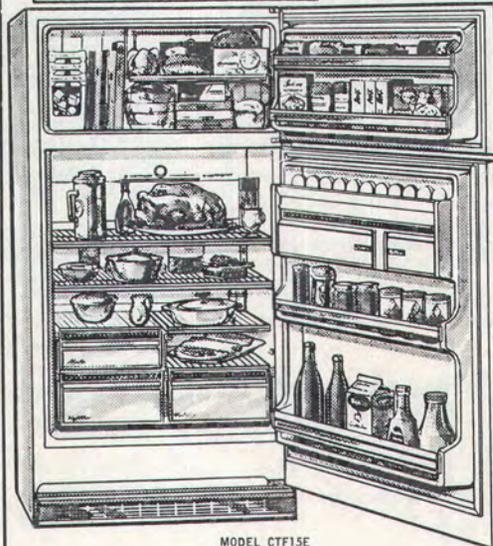
New!
Automatic
Ice Maker
Accessory



Makes plenty of frost-free cubes, keeps them ready for instant use.

Can be installed in these Hotpoint refrigerators when you buy them ... or can be added anytime later.

*Optional at extra cost



MODEL CTF15E

HOTPOINT "NO-FROST" FAMILY-PLANNED REFRIGERATOR- FREEZER

MODEL CTF15E

- 32" wide, 15.1 cu. ft. big
- 3.70 cu. ft. freezer holds up to 129.5 pounds of food
- 11.37 cu. ft. refrigerator
- Two adjustable cantilever shelves in refrigerator
- Removable half-shelf
- Slide-out meat pan
- Twin slide-out crispers
- Four door shelves
- Covered dairy storage
- Cushioned egg racks
- Convenient freezer shelf

HOTPOINT "NO-FROST" EXTRA CAPACITY FOOD CENTER

MODEL CSF24E

- 35-3/4" wide, 24.0 cu. ft. big
- 8.92 cu. ft. freezer holds up to 312.2 pounds of food
- 15.10 cu. ft. refrigerator
- Four adjustable cantilever shelves in refrigerator
- Convertible meat conditioner
- Twin slide-out crispers
- Slide-out freezer basket
- Five full-width refrigerator door shelves
- Covered cheese compartment
- Covered butter bin
- Juice-can rack
- Two portable egg racks



MODEL CSF24E

All Hotpoint
Refrigerators are
on wheels ...
Pull out for
easy cleaning.



SEE YOUR
NEARBY
HOTPOINT
DEALER

ANNOUNCING ANOTHER GREAT BREAKTHROUGH!

Millions of Americans have read and heard about the famous Direct Extra Cash Plan that pays \$100 a week extra cash in the hospital

NOW! \$10,000 Life Insurance at low group rates!

***1 NO-RISK OFFER**
Without having to join or belong to any group, business or organization, you can qualify now in the easiest possible way and get your first month for only \$1.

© 1970 Executive Fund Life Insurance Company

IF you're an employee, executive, self-employed, housewife or college student—here's a "first-of-its-kind" opportunity for you—the Executive Fund Group-Rate Life Plan that actually offers you the opportunity to qualify for an extra \$10,000 of life insurance *without having to join or belong to any group, business or organization.*

This breakthrough is another example of the remarkable advances Executive Fund has pioneered in life insurance—advances so important that they have actually commanded the attention of the *United States Senate*, and have been reported in the *Congressional Record* as follows:

"Executive Fund Life Insurance Company is clearly operating in the highest public interest, providing quality, service, information, reliability and responsibility—and tremendous price advantages—everything the consumer wants and needs."

Like most American families, your "wants and needs" are far greater today than they were five years ago. Because of rising taxes and soaring costs, experts now say your family should have "life insurance amounting to five times your annual income as an absolute minimum."

If you add up all of your insurance you'll be shocked to discover that you not only don't have "five times," but you may only have the barest minimum. You'll quickly see that you need at least an extra \$10,000. And now, during this special enrollment period—without becoming "insurance poor"—you can add the extra \$10,000 you need.

HOW YOU WILL BENEFIT FROM THE EXECUTIVE FUND GROUP-RATE LIFE PLAN:

If you're an employee—Chances are you don't carry enough *personal* life insurance. This plan gives you your own personal policy that you can keep no matter how often you change jobs—an extra \$10,000 life insurance over and above any of your company or union benefits—at low group rates

If you're an executive—Because your family is accustomed to a high standard of living, the insurance that may have been adequate a few years ago just isn't enough today. (IRS regulations limit the amount of insurance your company can provide for you.) But now you can

Find your monthly group rate for your present age and each advancing year right here... regardless of your age, you get your first month for only \$1.00!

\$10,000 EXECUTIVE FUND GROUP-RATE LIFE PLAN

AGE	MONTHLY RATE						
18	\$2.00	30	\$2.40	42	\$4.70	54	\$13.40
19	2.00	31	2.40	43	5.10	55	14.70
20	2.10	32	2.50	44	5.60	*56	16.00
21	2.10	33	2.60	45	6.10	*57	17.40
22	2.10	34	2.70	46	6.60	*58	19.00
23	2.20	35	2.80	47	7.20	*59	20.60
24	2.20	36	3.00	48	7.90	*60	22.30
25	2.20	37	3.20	49	8.60	*61	24.10
26	2.20	38	3.40	50	9.40	*62	26.20
27	2.30	39	3.70	51	10.20	*63	28.40
28	2.30	40	4.00	52	11.20	*64	30.80
29	2.30	41	4.30	53	12.30		

*Rates for ages 56 through 64 are for renewal only. Policies are not issued over age 55.
Note: A 25¢ charge is made for premiums paid other than annually.

add an extra \$10,000 protection, at low group rates.

If you're self-employed—You have to provide "company benefits" at your own expense. As a business proprietor or a professional practitioner, here, for the first time you can get the same kind of "break" you would get as an employee. Give yourself an extra \$10,000 protection at these low group rates.

If you're a housewife—As a wife and mother, no amount of money can replace you, particularly if you have growing children. But, if something happens to you, an extra \$10,000 would help offset the financial loss your family would suffer—a loss almost as great as if something happened to your husband. Now you can give your family the extra \$10,000 protection you want them to have, at rates a housewife can afford—low monthly group rates.

If you're a college student—At your age you can get the "best deal" in life insurance. But up to now, even the "best deal" may not have been low enough. Now you can get a \$10,000 policy for about \$2.00 a month—with the opportunity to convert to some other kind of life

insurance later. Parents are usually willing to pay these low group rates until you're on your own.

Low group rates make it easy to carry the \$10,000 extra protection you need now—plus the freedom to convert to some other kind of policy later

The extremely low rates of your Executive Fund Group-Rate Life Plan are the exact rates for your age for each advancing year. Payments can be on an easy-to-budget monthly basis. In addition, you have the added privilege of being able to convert to another kind of \$10,000 policy—ordinary, 20-pay, endowment, etc.—any time within 5 years. (This conversion privilege reduces one year for each year you are over age 50 at issue date.) And, when you convert, you won't have to meet any qualifications—not even a physical.

Full protection: Your Executive Fund Group-Rate Life Plan covers death from any cause—sickness, accident, natural causes. (Suicide is not covered in the first two years.)

Extra Security: No matter how often you change your job, how hazardous your work may become, how poor your health may be-

(Continued on next page)

NOW! \$10,000 Life Insurance at low group rates!

(continued from previous page)

come—we guarantee, right up to age 65, that we cannot individually cancel your policy. And we can't refuse to renew any policy unless we decline renewal on all policies of this Form (318 Series) in your entire state. Even more, no change can be made in your year-to-year rates unless rates are revised on this form in your state. You, of course, may drop your policy at any time.

How Executive Fund gives you these low group rates

These rates are based on the official *New York Statutory Table of Minimum Group Life Renewable Term Gross Premiums*, the basis for most group life insurance in the U.S. And, because we only insure people in normal, everyday good health, these rates are actually 10% lower than the New York Statutory Table.

Why don't other companies offer group rates to individuals? Because they use salesmen—we don't. By enrolling thousands of people at one time, without using salesmen, we cut "sales costs"—one of the largest single items of expense in life insurance. By using the "honor system"—by eliminating the usual fuss and bother, the investigations and examinations—we have cut expenses even more. For you, it all adds up to the greatest protection at the lowest rates.

How Executive Fund gives you fast, friendly, personal service—24 hours a day, 7 days a week

Our biggest "plus" is...SERVICE! The Executive Fund National Service Center, located

in the middle of America, in Omaha, Nebraska, serves over 200,000 policyowners across America quickly and equally. But, most important, you will receive personal service from an expertly trained Service Counsellor familiar with your account, ready to help you on any question you may have about your policy. All you do is call.

You have our assurance that you will get fast service, and your privacy will always be respected and guarded. You'll receive a special telephone number to call "collect" any time, 24 hours a day, 7 days a week, from anywhere in the U.S. You don't have to write letters and wait days or weeks for an answer.

Executive Fund—Licensed in your state—rated "A Plus Excellent"

Executive Fund Life Insurance Company is licensed in your own state and regulated by your state insurance department. Dunne's Insurance Reports, one of the leading authorities on insurance companies, has awarded Executive Fund its highest policyholders' rating: "A Plus Excellent."

We are a legal reserve company, a financially sound company managed by highly respected executives with many years of insurance experience. Above all, we are dedicated to giving you the best life insurance, the best service, the lowest rates.

Mail your enrollment form today—\$1 No-Risk Enrollment Offer—Money-back guarantee—Qualify without red tape

If you're between ages 18 through 55, in normal, everyday good health and haven't been

turned down or rated up by other companies, you can qualify without the usual red tape.

Simply fill out your enrollment form and mail it with only \$1.00 for your first month. As soon as you qualify, we'll send your policy (Annual Renewable Term to Age 65—Form 318 Series) and you'll be covered immediately. After you receive your policy, if for any reason whatsoever you change your mind, return it within 30 days and we'll promptly refund your dollar. Of course, if you don't qualify, your dollar will be returned immediately.

IMPORTANT NOTE FOR YOUR WIFE AND COLLEGE-AGE CHILD:

You already know why your wife and college-age children should enroll during this special enrollment period. Simply have your wife or college-age child fill out and sign the second form. Be sure to enclose an extra dollar, and we'll do the rest.

Your rate will never be lower than it is now. So it's to your advantage to qualify now during this special enrollment. But you could lose out by waiting: Health conditions often change without warning and could affect your qualifications. So take full advantage of the Executive Fund Group-Rate Life Plan—get the extra \$10,000 life insurance you need, get your low group rates, get your first month for only \$1.00—mail your enrollment form today!

One of these forms is for you—the other is for your wife or college-age child. To qualify during this special enrollment, simply mail Enrollment Form today, with \$1.00 for each person, to National Service Center, 3104 Farnam Street, Omaha, Nebraska 68131.

SPECIAL ENROLLMENT PERIOD EXPIRES MIDNIGHT, JULY 12, 1970

ENROLLMENT FORM NO. 13872

EXECUTIVE FUND GROUP-RATE LIFE PLAN

Mr.
Mrs.
Miss first name middle initial last name

Address _____
number and street

City _____ State _____ Zip Code _____

Height: _____ ft. _____ in. Weight: _____ lbs. Date of birth _____ month _____ day _____ year

Place of birth (City & State or Country) _____

Occupation (List employer's name and all duties) _____

Telephone number _____
(for service counsellor's file) AREA CODE NUMBER

Do you intend to engage in hazardous sports or activities or do any flying other than as fare-paying passenger on a regularly scheduled airline? No Yes (explain) _____

BENEFICIARY: _____

SOCIAL SECURITY NUMBER

--	--	--	--	--	--	--	--	--	--

We will use this as your policy number.

Check here if you have no Social Security number.

Have you within the last five years received medical treatment or advice for any illness, disease, or physical condition? No Yes (explain below)

Condition Date Name & Address of Physicians, Hospitals or Clinics Consulted

--	--	--	--	--	--	--	--	--	--

This form is my application for the Executive Fund Annual Renewable Term to Age 65 Policy (Form 318 Series). I represent that I am now in good health and free from any mental or physical impairments, deformities or disease and that the above statements are true and complete to the best of my knowledge and belief. I also understand that the Company is not bound to issue a policy and has no liability unless a policy is issued while my health and other conditions affecting my insurability remain as stated above. If the policy is not issued the first month's premium will be refunded.

I UNDERSTAND THAT I MAY RETURN THE POLICY FOR A REFUND OF MY \$1.00 ANY TIME WITHIN 30 DAYS OF THE POLICY DATE.

Date _____ Signed Insured's Signature—Please do not print

Please make check or money order payable to: EXECUTIVE FUND

A Quick Review of the Executive Fund Group-Rate Life Plan

12 IMPORTANT QUESTIONS ANSWERED

1. Why do I need more life insurance?

Adding up all your life insurance—personal and group—chances are you don't have enough. Experts say: "five times your annual income" is absolutely necessary today.

2. Why is it to my advantage to enroll in this plan?

Because that's the way you can get an extra \$10,000 at low group rates without having to join any group, business or organization.

3. Why don't other companies offer group rates to individuals?

Because they use salesmen—we don't. By making it possible for people to enroll directly, Executive Fund cuts "sales costs"—one of the largest expense items. Also, by insuring only people in normal, everyday good health—we are actually able to offer rates 10% lower than the official New York Statutory Table of Minimum Group Life Renewable Term Gross Premiums—the table on which most life insurance in the U.S. is based. And your first month is an even lower rate—only \$1.00!

4. Will I get service when I need it?

Absolutely. The Executive Fund National Service Center in Omaha, Nebraska, serves policyowners all across America quickly and equally. Call us "collect" from anywhere in the U.S.—any time—your Service Counsellor will always be ready to help you on any question.

5. Can I change my policy later on?

Yes. You can convert to \$10,000 of any other kind of life policy, other than term insurance, without any qualifications. You

may convert any time within the first five years if you are 50 or under at issue date—one year less for each year over 50.

6. Can I drop my policy? Can you drop me?

You can drop your policy any time. We guarantee right up to age 65, that we cannot individually cancel your policy for any reason. In fact, we can't decline renewals or change rates unless we do so on all policies (Form 318 Series) in your entire state.

7. Is Executive Fund licensed in my state?

Yes. We are licensed and regulated by your own state insurance department. And we are a legal reserve company managed by experienced, respected executives dedicated to giving you the best insurance, the best service, the lowest price. Also important, we are rated "A Plus (Excellent)" by Dunne's Insurance Reports.

8. How much do I pay?

You pay only \$1.00 for your first month. After your first month, you pay your regular rate as shown in the chart at left. (Women's rates are even lower because, on the average, they live three years longer than men. For example, a woman, 35, starts at the rate shown for 32.) A nominal 25¢ charge is made for premiums paid other than annually.

9. How quickly would my beneficiary be paid?

Immediately. The full value of your policy is paid as soon as claim forms are received and verified at our National Service Center. You may change your beneficiary at any time.

10. How can I qualify? My wife? My college-age children?

Simply complete the short form at the right. You must be between ages 18 through 55, in normal, everyday good health, and not have been turned down or rated up by another company. There's no "red tape." No one will call on you. Use the extra form to enroll your wife or college-age child.

11. Why should I enroll now?

Because your rate will never be lower than it is right now. Also, since conditions of health change without warning and could affect your qualifications, you should mail your enrollment today!

12. Can I get my \$1 back if I change my mind?

Of course. Return your policy within 30 days after issue date and your dollar will be refunded. If you don't qualify, your dollar will be returned immediately.

EXECUTIVE FUND Life Insurance Company

National Service Center
3104 Farnam Street
Omaha, Nebraska 68131

A Legal Reserve Company
Licensed by the State of Tennessee

One of these forms is for you—the other is for your wife or college-age child. To qualify during this special enrollment, simply mail Enrollment Form today, with \$1.00 for each person, to National Service Center, 3104 Farnam Street, Omaha, Nebraska 68131.

Use this extra form for your wife or college-age child. Enclose \$1 for each. Do not detach.

SPECIAL ENROLLMENT PERIOD EXPIRES
MIDNIGHT, JULY 12, 1970

ENROLLMENT
FORM NO. 13872

EXECUTIVE FUND GROUP-RATE LIFE PLAN

Mr.
Mrs.
Miss first name middle initial last name

Address _____
number and street

City _____ State _____ Zip Code _____

Height: _____ ft. _____ in. Weight: _____ lbs. Date of birth _____
month day year

Place of birth (City & State or Country) _____

Occupation (List employer's name and all duties) _____

Telephone number _____
(for service counsellor's file) AREA CODE NUMBER

Do you intend to engage in hazardous sports or activities or do any flying other than as fare-paying passenger on a regularly scheduled airline? No Yes (explain) _____

BENEFICIARY: _____

Have you within the last five years received medical treatment or advice for any illness, disease, or physical condition? No Yes (explain below)
Condition Date Name & Address of Physicians, Hospitals or Clinics Consulted

This form is my application for the Executive Fund Annual Renewable Term to Age 65 Policy (Form 318 Series). I represent that I am now in good health and free from any mental or physical impairments, deformities or disease and that the above statements are true and complete to the best of my knowledge and belief. I also understand that the Company is not bound to issue a policy and has no liability unless a policy is issued while my health and other conditions affecting my insurability remain as stated above. If the policy is not issued the first month's premium will be refunded.
I UNDERSTAND THAT I MAY RETURN THE POLICY FOR A REFUND OF MY \$1.00 ANY TIME WITHIN 30 DAYS OF THE POLICY DATE.

Date _____ Signed Insured's Signature—Please do not print
Form 651

SOCIAL SECURITY NUMBER									
We will use this as your policy number. <input type="checkbox"/> Check here if you have no Social Security number.									

Please make check or money order payable to: EXECUTIVE FUND

More Water, Electricity Help Expand Meigs Co. Business

By Ernest H. Whitaker
District Conservationist, Decatur, Tennessee

Rub-a-dub-dub; three men in a tub. W. D. "Doc" Carter of the Ten Mile Community of Meigs County, Tennessee, wasn't thinking of any nursery rhyme when his water supply ran low. He was concerned more with water-in-the-tub — the tubs of the 20 washers in his laundry center.

Carter's self-service laundry is located on beautiful Watts Bar Lake. This lake, built by TVA in 1939, is swarming with water-skiers, fishermen, campers, and vacationers for about seven months each year. There are also many permanent cabins and retirement homes in the area.

"Doc's" problem wasn't people, though; securing enough water to run his business was his primary concern. He was using two 300 foot wells for water. They were working fine until he added two automatic car washes and the continued upswing of business in the laundry overextended the wells' capacity.

Carter contacted the Meigs County Soil Conservation District for assistance. "Doc" and the district conservationist worked on the problem from many angles. It was finally decided that the most feasible solution was to pump water from a spring located on a farm owned by Mr. Carter's son about one mile up the valley. Bill Thurmond, SCS area engineer, and the district conservationist made surveys of the area and a plan was drawn up.

The plans called for improvement of the spring and the installation of a two-horse electric pump. The water was not pumped directly to the laundry, however, but was pumped to an adjacent hill with an elevation of 150 feet above the spring and 125 feet above the laundry. There it is stored in a 10,000 gallon steel tank where it flows by gravity to the laundry. 4,500 feet of 2½ inch plastic pipe was used to carry the water. A filtration and chlorination system was added at the laundry.

Also contacted was Volunteer Electric Cooperative, Decatur,



Inside view of Lakeside Laundromat. There are 20 washers, 8 dryers, 2 dry cleaners and 1 heavy duty washer in the laundromat.

supplier of power so vital to the Carter operation. Volunteer Electric provides service to Carter and his expanding enterprises

through four meters.

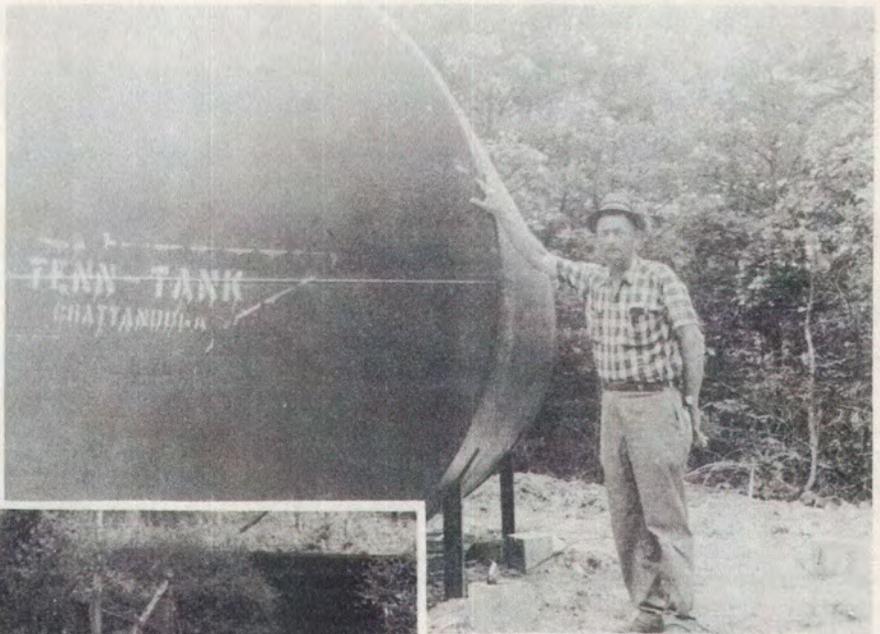
As the water poured out on the ground prior to the hookup at the laundry, Carter's eyes spar-



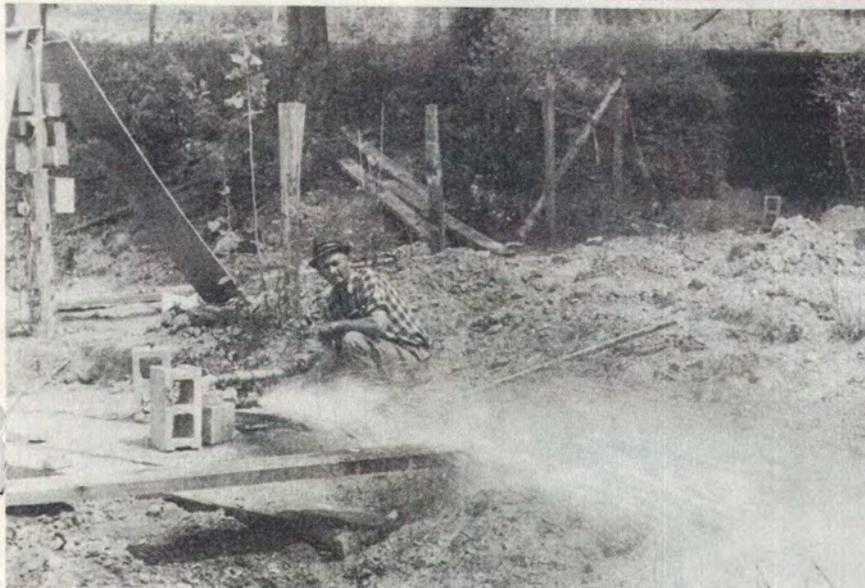
W. D. Carter, owner of Lakeside Laundromat and Car Wash, shows technique of his pressure car wash.

kled. He said, "With this water and the supply from the wells, I'll have enough to supply a couple of 'dream' cabins down on the lake. And then more washers, another car wash, and . . . Say, maybe we should have put in a 4-inch line."

And maybe he should have because, between the time this story was written and press time, Mr. Carter has made definite plans to knock out one end of the laundry for expansion of the laundry into the car wash area. He plans to install four more dryers and five to eight more washers.



Pictured above, W. D. Carter, owner of Lakeside Laundromat, is dwarfed by the 10,000 gallon water storage tank. The water flows from here by gravity 4,500 feet to the laundry. The water level in the tank is controlled by electrodes.



Testing the pump before building the spring house was a necessary step.



The 2½" plastic pipe was laid 24" underground along with the electric line which controls the pressure electrode.

**GOOD
outdoor
illumination
SAVES
more
than it
costs!**

MARKETPLACE

AGENTS WANTED: SELL LIFETIME, Metal, Social Security Plates. Big Profits! Sample and Sales Kit Free. Russell, Box 286 RECP, Pulaski, Tennessee 38478.

RAISE RABBITS for us on \$500 month plan. Free details, White's Rabbitry, Mt. Vernon, Ohio 43050.

FT. SMITH AUCTION SCHOOL, Ft. Smith, Ark. Resident and home study. Veteran approved.

HOW MUCH ARE YOUR BOTTLES WORTH? "Bottle Collector's Handbook Pricing Guide," identifies, prices, over 2,500 collectable bottles. \$3.95 postpaid. (Guaranteed!) Infobooks, Box 5001 — TM, San Angelo, Texas 76901.

COLLAPSIBLE FARM-POND FISH-TRAPS: Animal traps. Postpaid. Free Pictures. SHAWNEE, 39340 Buena Vista, Dallas, Texas.

AGENTS WANTED: Sell lifetime metal social security plates. Good Profits. Free sample. B & L Enterprises, 406 West Main, Waverly, Tennessee 37185.

DOOR-TO-DOOR & FUND-RAISING COSTUME JEWELRY, Perfumes, Records, Zipcode Directories. Fund-raising wholesale catalog: \$1.00. . . . MAILMART, Carrollton 25, Kentucky 41008.

KODACOLOR FILM DEVELOPED with Jumbo Color Prints. 12 exposure only \$1.25—20 exposure only \$2.25 postpaid! Sizes 126 (Instamatic type cameras), 127 and 620 rolls or cartridges. Failures credited. Send this ad with order. Limit one roll per ad. EASTMAN FILM ONLY! Offer good 1 year. SKRUDLAND COLOR PHOTO Dept. TE, Lake Geneva, Wis. 53147.

SOUTHERN CHANNEL CATFISH. Fastest growing gamefish, gain 4 lbs. yearly. 7"-10", 15¢ each. Larger sizes available. Large orders free delivery. Special prices — 5,000 or more. Live delivery guaranteed. Sulik, Route 3, Shelbyville, Ky. 40065. Phone 502-633-1800.

Learn Auctioneering. World's Largest School. Free Catalog. Term Opens Soon. REISCH AUCTION COLLEGE, DEPT. K, Mason City, Iowa 50401.

Stop rusty water from Ruining Wash, Staining Fixtures. Proven filter keeps water free from rust, sand, odors, tastes, other impurities. Low cost, reusable replacement, 30 Day Trial Offer. Write Samcor, 836-RT West 79th, Minneapolis, Minn. 55420.

FOR SALE — Book of old songs collected from Grandmother's scrapbook. The book contains words to "Baggage Coach Ahead," "Mother's Bible," "Barbara Allen," "Two Little Orphans," "Black Sheep," "Blind Child," "Rosewood Casket," "Drunkard's Dream," also 42 others, no music. Send \$1 per book to: A. W. Fry, Route 3, Box 379, Wewoka, Oklahoma 74884.

WILD GINSENG WANTED: Star Roots, May Apple, Miscellaneous Roots. Highest Prices Paid. ASA FUR COMPANY, CANALOU, MO. 63828.

REFRIGERATOR, FREEZER GASKETS. All makes. Send make, cabinet model number for price quote. MODWAY, Box 34GY, Brookfield, Ohio 44403.

BARGAIN CHICKS — 100 Non-sexed our choice \$11.98 plus postage. Send \$13.58 and we pay postage. Six breeds and crosses. Price list on request. Shephard Hatchery, Route 1, Dept. TM, Cannelton, Indiana 47520.

WILD GINSENG WANTED: Star Roots, May Apple, Miscellaneous Roots. Highest Prices Paid. MAGEE FUR COMPANY, EOLIA, MO. 63344.

GENERAL MANAGER — Manager for rural electric generation and transmission cooperative serving 8 members in Western Kansas. System now has one 18.5 MW plant with a 94 MW plant under construction. Operating agreements in effect for generation and transmission facilities. Will be primarily responsible for administrative aspects only. Engineering background helpful but not required. Ability to plan and negotiate for future power supply essential. Experience in management of an electric utility and knowledge of G&T operations desired. Excellent fringe benefits. Salary open. Reasonable moving costs will be paid. An equal opportunity employer. Apply on REA Form 328 to Mr. W. A. Dobson, Manager, Wheatland Electric Cooperative, Inc., P.O. Box 130, Scott City, Kansas 67871. Please have applications in by September 1, 1970.

Fresh, clean electricity heats and cools your home. Washes and dries clothes. Refrigerates and freezes food. Cooks and washes dishes. Disposes of garbage. Heats water. Keeps air pollution outside your home. And works in many other ways to furnish you comfort and convenience. All at low cost.

The electric clothes dryer turns out sunshine fresh clothes every time you set its dial. Handles permanent press articles best, too.

Quiet people aren't the only ones who don't say anything.

MUSIC CITY SONGCRAFTERS, NASHVILLE, TENNESSEE
NEEDS: Song Poems or Song Ideas!
 Rock & Roll, Ballad, 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

ELECTRIC portable kitchen
(TRADEMARK)



PK pete

Greatest thing for Informal Cooking



U.S. Hearing Aids ★
★ SAVE up to 67%
BUY NEW AMERICAN-MADE AIDS
 direct from factory. Behind-the-Ear, All-in-the-Ear, Eye Glass Aids. One of America's largest selections of top quality aids. 20 days FREE HOME TRIAL. No deposit—No money down. Easy payments. No interest. FREE Ear Molds. New fitting plan. POWERFUL BODY AIDS \$29.95. No salesman will call. Write: LLOYD CORP. Dept. TE, 905 9th St., Rockford, Ill. 61108

PUZZLE CORNER

Participation in the May Puzzle Corner bounced back to more than double the number of entries received in April, with literally hundreds of correct answers for May.

The May puzzle concerned a meeting where all the men present shook hands with each other and all the ladies present exchanged kisses. There were 15 handshakes and 21 kisses. The problem was to figure out how many people were present for all of these exchanges of greetings.

The answer: 13. There were seven women and six men present.

Winner of the May Puzzle Corner and a check from the Tennessee Magazine for \$10 is Mrs. Charlotte Joyner of Route 1, Box 368, Collierville, Tennessee 38017. Mrs. Joyner is a member of Chickasaw Electric Co-op of Somerville.

Second and Third prizes of \$5 each go to Mrs. H. A. Stewart of Route 2, Box 100, Sparta, Tennessee 38583, a member of Caney Fork Electric Co-op of McMinnville, and to Mr. Conway A. Smith of 514 South Main Street, Harlan, Kentucky 40831, a member of Powell Valley Electric Co-op of Jonesville, Virginia.

Here is the Puzzle Corner for June:

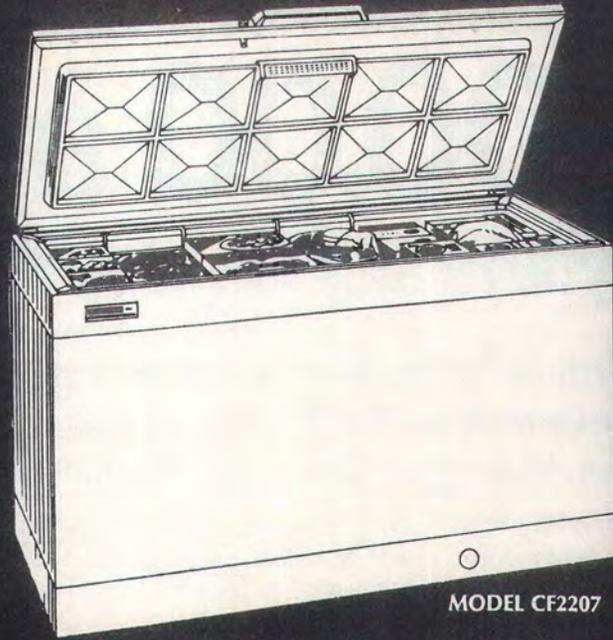
One pipe can fill a tank in six (6) hours. A second pipe would take four (4) hours to do the job, and a third pipe can empty the tank in twelve (12) hours. If all three pipes are working at the same time, how many hours will it take to fill the tank?

Send your name, address, and name of your electric co-op to:

**Puzzle Corner
The Tennessee Magazine
P. O. Box 7232
Nashville, Tennessee 37210**



**IT
PAYS TO
mechanize YOUR
FARMSTEAD**



MODEL CF2207

Admiral Chest Freezer

SAFE ZERO-DEGREE STORAGE, NEW FEATURES
AND INTERIOR CONVENIENCE

An outstanding example of the quality, features and compact styling that make Admiral freezers so exceptional. 21.1 cu. ft. (AHAM) net freezer space; 737 lb. frozen food storage capacity. Convenient defrost-water drain... automatic interior light. "Symmetri-Cold" design with freezing coils on all four sides of food compartment liner—assures safe, uniform cold throughout the freezer. Two sliding lift-out baskets hold a total of 66 lbs. Removable full-depth divider fence. Advanced high-density insulation. "Penny-Pincher" power unit is engineered for long-life dependability, operates quietly. Counter-balanced safety lid with double-seal vinyl gasket. Built-in key lock. 36 $\frac{1}{8}$ " h, 63" w, 29 $\frac{3}{4}$ " d.

SEE YOUR ADMIRAL DEALER

- | | | |
|--|---|---|
| MIDDLE TENNESSEE | GALLATIN, TENN.
Economy Furniture Company | OLD HICKORY, TENN.
Old Hickory TV Sales & Service |
| ASHLAND CITY, TENN.
Sanders Electric Company. | GOODLETTSVILLE, TENN.
B. F. Myers & Son | PORTLAND, TENN.
Dan's Furniture & Appliance |
| CARTHAGE, TENN.
D. T. McCall & Sons | HARTSVILLE, TENN.
Cox & Howell | RICKMAN, TENN.
Dickson Radio & TV |
| CELINA, TENN.
Burnette Furniture Company | LAFAYETTE, TENN.
Michey's Appliance & TV | SHELBYVILLE, TENN.
Greenfield's Furn. & Appl. |
| CLARKSVILLE, TENN.
Phillips Elliott Company | LAWRENCEBURG, TENN.
Seymour Maytag | SMITHVILLE, TENN.
Estes Furniture Company |
| COLUMBIA, TENN.
Skelton's Furniture Company | LEBANON, TENN.
Cedars Furniture Company
Hudson Time Furniture | SPARTA, TENN.
Furniture Discount House |
| COOKEVILLE, TENN.
Powers TV & Appliance | LEWISBURG, TENN.
Kerley Furniture Company | SPRINGFIELD, TENN.
The Furniture Center |
| DECHARD, TENN.
Collins Furniture | LIVINGSTON
General Furniture Company
Livingston Furniture Company | TULLAHOMA, TENN.
Profit Van Lines |
| DICKSON, TENN.
Barber Furniture Company | MADISON, TENN.
Lannom Electric Company | WATERTOWN, TENN.
Winfree Radio & TV |
| DOVER, TENN.
Brigham Hardware | McMINNVILLE, TENN.
Bert's Radio & Appliance | WESTMORELAND, TENN.
Shaw Furniture Company |
| ERIN, TENN.
Pflueger Furniture Co. | MT. PLEASANT, TENN.
Easy Pay Tire Store | WINCHESTER, TENN.
Home Furniture Company
Farmers Hardware Company |
| FAYETTEVILLE, TENN.
Owings Furniture Company | MURFREESBORO, TENN.
Home Furniture Company | WOODBURY, TENN.
Paul L. Reed Furniture Company |
| GAINESBORO, TENN.
Brown Meadows Furniture Co. | | |

Admiral... THE FREEZER PEOPLE

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 breadwinner, 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.

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.

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.

MAIL THIS COUPON TODAY!

Mutual of Omaha
Omaha, Nebraska 68131

Dept. 906

Please send facts about unique "Paycheck Protection" plans available in my state that offer me more for my money.

Also send FREE information about fine, modern low-cost life insurance programs available to my family from United of Omaha.

I am over 65. Please send me FREE facts about new "Extra Security" hospital income plans available in my state.

Name _____

STREET AND NO. OR R.F.D.

Address _____

City _____ State _____ ZIP Code _____

IF UNDER 18, HAVE PARENT SIGN HERE

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

Listen to Bob Considine, Saturdays and Sundays, on NBC's Monitor!