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am not 100% satisfied I may return them and get my money back at once—no questions asked.

TENNESSEE MAGAZINE
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.
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 dis advantaged 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

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 nation's leading and most respected Insurance Companies. This allows us to serve you as an individual and protect your interest.

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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 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.

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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 complications turn you down! Permanent non-cancelable protection for as little as $6.50 a month.

POSTAGE-FREE CARD!

JUNE, 1970
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 mold, 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 ground rules:

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

**Ceiling under occupied room or insulated ceiling under attic**

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**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 louveres 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.
(Editor's Note: The following story by Joe Goostree, 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 co-operatives, 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.)

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 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

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TORNADO SAFETY RULES

When a tornado approaches, your immediate action is your key to survival. Seek 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.

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

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 chimney's fallen bricks, but escaped serious injury.

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.

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!
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 of 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 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.
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
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

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

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

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

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

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

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

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

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.

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.

The Federal minimum wage for covered farm workers in 1970 is the same as 1969, relates F. M. DeFriese, 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," DeFriese 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," DeFriese 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.
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TENNESSEE MAGAZINE
ANNOUNCING ANOTHER GREAT BREAKTHROUGH!

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

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:

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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 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 of insurance may be the best “security” you can get. 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—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.

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!

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$10,000 EXECUTIVE FUND GROUP-RATE LIFE PLAN

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*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.

JUNE, 1970

(Continued on next page)
NOW! $10,000 Life Insurance at low group rates!

(continued from previous page)

come—no matter what. 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.

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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!
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 Rates—Premiums—the table on which most life insurance in the U.S. is based. And your first month is 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 Counselor 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 kind of life policy, other than term, any time. You may change your beneficiary at any time.

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 executives dedicated to giving you the best insurance, the best service, the lowest price. Also important, we are rated “A Plus (Excellent)” by Dun & Bradstreet Insurance Reports.

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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 one year less for each year over 50. 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.

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
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A Legal Reserve Company Licensed by the State of 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 as 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 waterskiers, 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, 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...
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.

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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 329 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.
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 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
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.

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.

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

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If under 18, have parent sign here

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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.

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