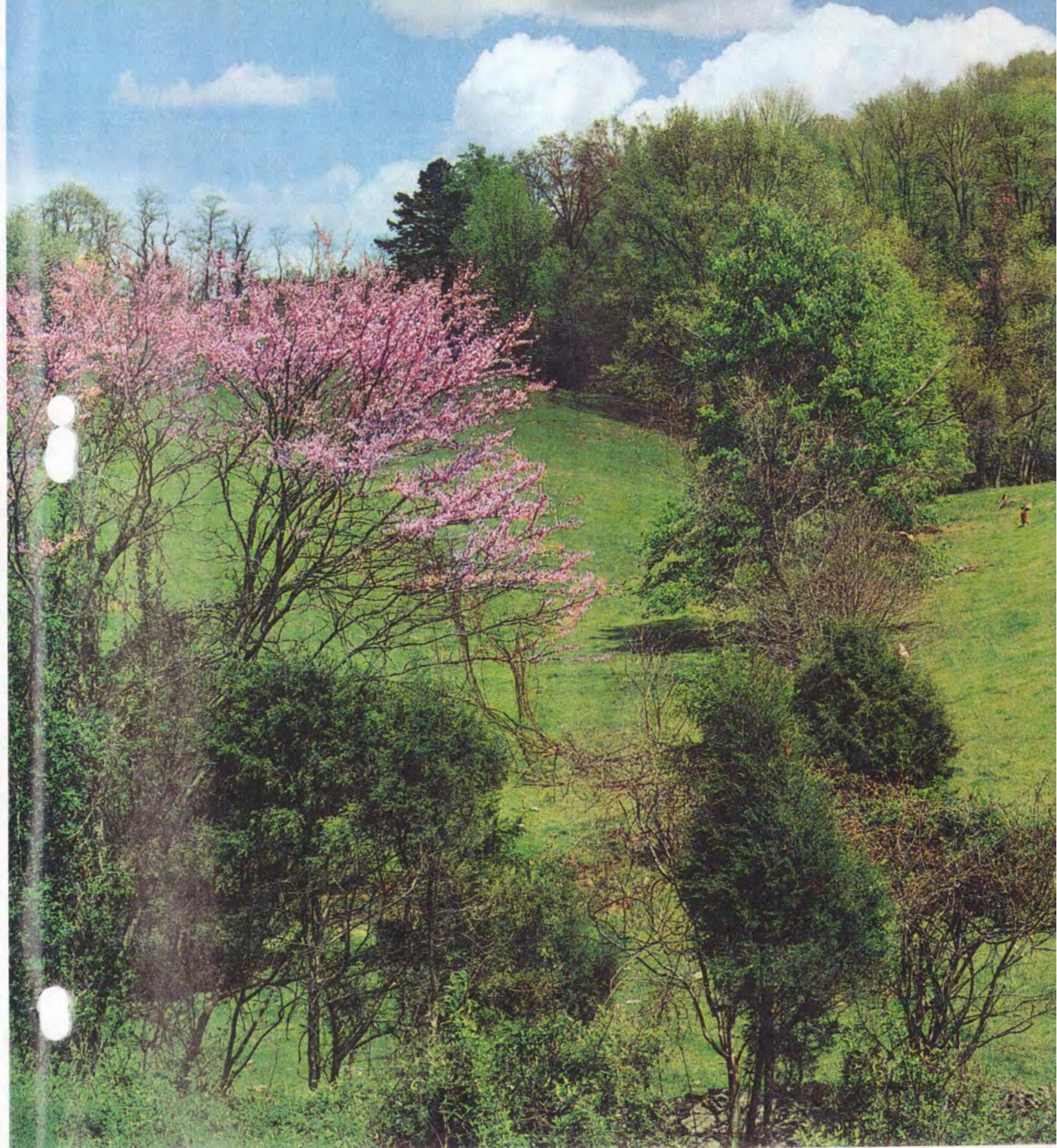


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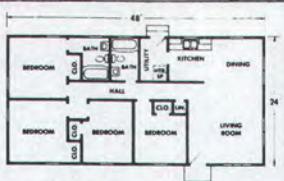
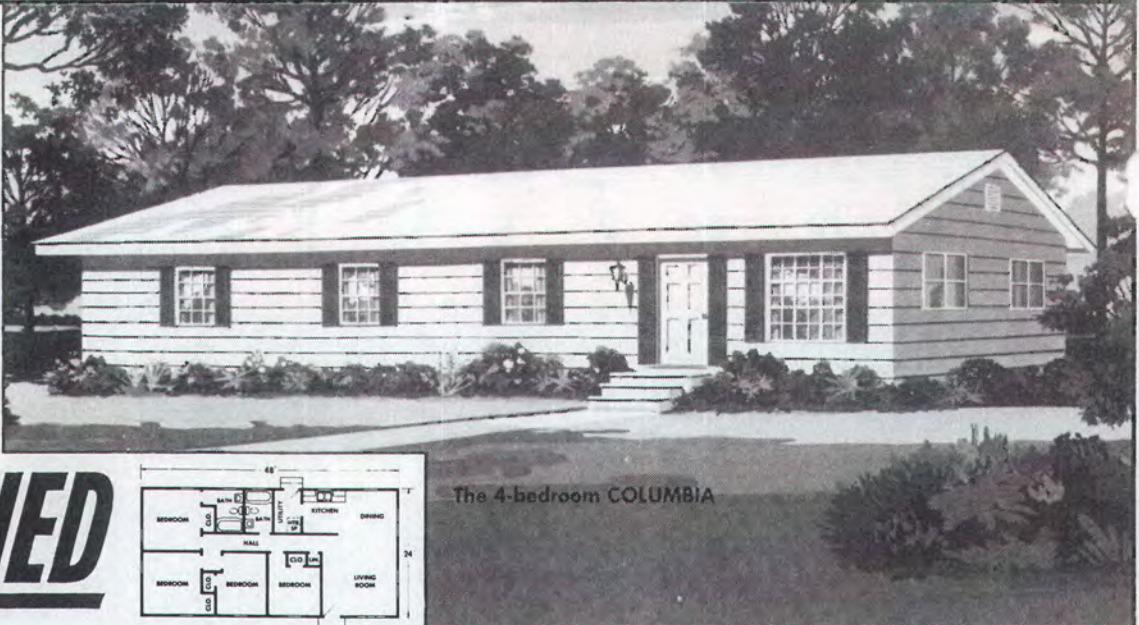
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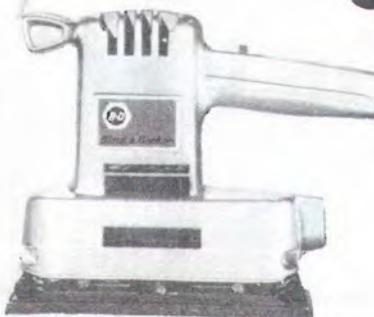
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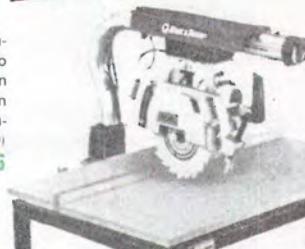
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ON THE COVER

Forgive us if we're a bit early with our cover of East Tennessee in the Springtime, made by Charles Warren of Powell Valley Electric Co-op last year, but obviously we can't wait for this grand season of the year. Besides, we think that Dogwood is beautiful... or is it Redbud?



Volunteer Views

By J. C. Hundley

ure of IOUs to meet power demands, and allow the most efficient use of all facilities.

- Fund research to develop the fast breeder reactor, magnetohydrodynamics, geothermal power, fuel cells, controlled hydrogen fusion, and safe disposal of radioactive wastes.

- Develop hydro sites that take into account the needs for power, flood control, recreation, irrigation, and clean water.

- Provide legislation that sets guidelines for developing the power industry, with an emphasis on siting.

- Enact reliability legislation that establishes regional coordination councils that include all segments of the industry, allows a common carrier principle for bulk transmission, sets up clear reliability criteria, and deals meaningfully with the questions of EHV, required interconnection, and the controlled abandonment of bulk power supply facilities.

- Move forward to a national power grid that will allow most efficient use of electric production and provide more effective use of all power facilities.

- Protect the national interest against the giant energy monopoly developing in this country and controlling more and more the source and supply of energy through fewer and fewer corporations.

- Pursue tax exemption so that the right of local governments to finance large power units with tax-exempt bonds will not be impaired, nor shall the ability of these units to share with other utilities in the interest of efficiency.

We don't know whether these steps will cure all of our potential power shortage ills, but they are steps in the right direction and we can't begin those steps too soon.

*Touching the Lives of All
Tennesseans, This State
Commission Is Proud
To Say That . . .*

SERVICE Is Its Middle Name

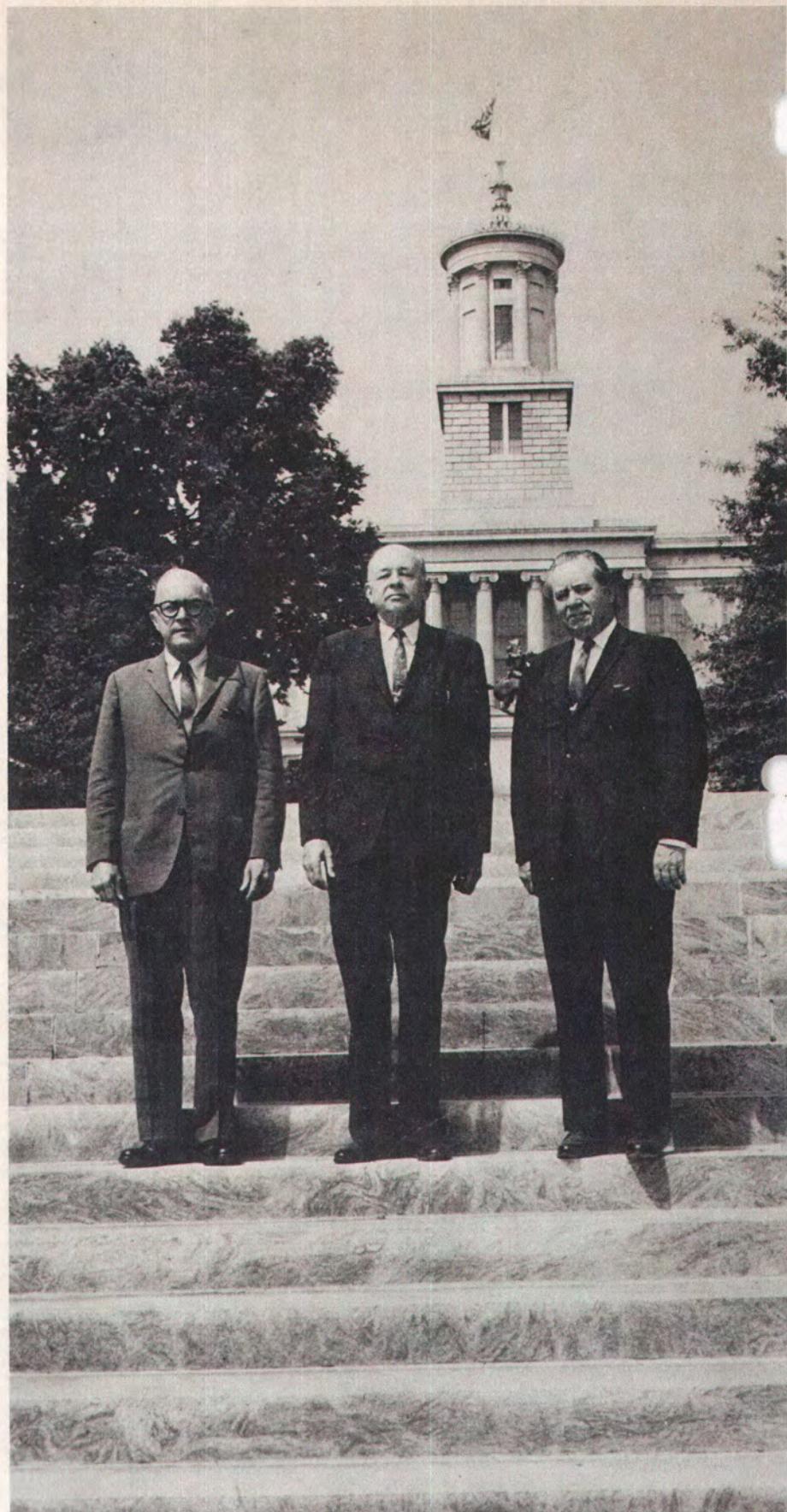
By John Stanford

The Public Service Commission is one of the oldest agencies in Tennessee State Government—and one of the most important in that its work touches and affects the lives of every man, women and child in the Volunteer State.

The Commission, in effect, had its birth 113 years ago, in 1858, with an appointment by the then-Governor of the first "Road Commissioner." His duties were confined to supervising the State's interests in railroads. Some 40 years later Governor Robert L. Taylor provided the basis for a permanent organization by prevailing on the General Assembly to pass an act "to create a Railroad Commission." In 1919, the name of the Commission was changed to "Railroad and Public Utilities Commission" and given general supervision over all public utilities operating in the state. It was not until 1955, however, that the General Assembly changed the name of this important State Government agency to its present name of "Tennessee Public Service Commission."

What It Is and Does

The Tennessee Public Service Commission is a three-member regulatory body operating under the laws of Tennessee. Each of



Public Service Commissioners pose with Tennessee State Capitol partly visible in background. From left to right are Cayce L. Pentecost, Chairman Hammond Fowle and Z. D. Atkins.

these three Commissioners represents one of Tennessee's three Grand Divisions. Each Commission member is elected in the statewide General Election (after being subject to nomination by primary vote) in the same manner as other elected State officials. Each Commissioner is elected for six years, with terms staggered in such a manner that one is elected every two years. The three Commissioners elect a Chairman every two years.

It is the job of the Commission to make and administer the rules under which public transportation and utility companies operate in Tennessee. This includes the setting of rates, the fixing of routes over which motor carriers (trucks and buses) will operate and assuring that adequate service is given the public by these companies.

The Commission is responsible for assessing for county and municipal taxation the value of all property of the motor carrier companies, railroad, private car, utility companies and cooperatives.

The Commission also has "quasi-judicial" powers in that it makes decisions in somewhat the same manner as a court in settling controversies between different utilities or carriers, or between such companies and the users of their services.

One of the principal tasks of the Commission lies in the area of rate-making, seeing to it that rates charged by the telephone, telegraph, water, gas, rail, truck, and other companies under its jurisdiction are reasonable and fair. At the same time, while assuring customers fair and reasonable rates, the Commission must permit the companies providing these services an adequate return on their investments and prevent unfair competition.

The Commission is excluded by Tennessee law from any jurisdiction to regulate the rates, services or operations of a number of enterprises generally considered to be public utilities. Among these are electric cooperatives, which are not organized or doing business for profit. The rates, services and operations of electric cooperatives do receive the attention, however, of two Federal agencies: the Rural Electrification Administration and the Tennessee Valley Authority. And the Tennessee Public Service Commission does have jurisdiction over the state's rural

electric cooperatives in assessing their properties for county and municipal taxation.

Subject to the Commission's jurisdiction in one or more ways are 24 railroads, the Railway Express Agency, 1 sleeping car company, 188 private car companies, 1,481 motor truck companies, 110 motor bus (passenger) companies and 118 public utilities, including 25 electric cooperatives. The Commission assessed the above for approximately \$750-million during the last reported year and wrote approximately 500 orders in discharging its legal responsibilities to some 2,000 companies under jurisdiction of the Commission and the hundreds of thousands of ultimate consumers to whom these companies provide services.

Serving as the three Public Service Commissioners at the present time are Chairman Hammond Fowler, Cayce Pentecost and Z. D. Atkins.

Fowler, from Rockwood, Tennessee, was appointed to the Commission in January 1948 and was elected to full six-year terms in November 1948, 1954, 1960 and 1966.

Pentecost, whose home is in Dresden, Tennessee, has been a member of the Commission since 1953, being elected to fill out an unexpired term in 1954 and winning renomination and reelection in 1958, 1964 and 1970.

Atkins, a native of Weakley County, was elected to the Commission in 1964 and was reelected

to a full six-year term in 1968.

With a combined Commission experience of 48 years for these three Commissioners, all lawyers with many years of interest and experience in various phases of Government prior to their elections to the Commission, it is doubtful that any other state in the nation could come close to matching the combined qualifications of these three Tennessee Public Service Commissioners.

Obviously, not these three nor any other three men can perform the numerous duties of their offices without extensive and expert assistance. This is provided in an elaborate staff organization consisting of an Executive Secretary, James L. Talbot, the "right-hand-man" of the Commission, nine divisions, and administrative, office, budget and personnel sections.

J. C. Hundley, Executive Manager of the Tennessee Electric Cooperative Association, has this summation of this agency of State Government: "The Tennessee Public Service Commission is certainly one of our most vital, important, efficient and needed departments. It is administered by three of the most experienced, able and qualified Commissioners to be found anywhere. Insofar as electric cooperatives in Tennessee are concerned, the Commission has recognized our problems and its decisions have indicated their sincerity. This has generally resulted in fair and equitable treatment."



J. C. Hundley, Executive Manager of the Tennessee Electric Cooperative Association (left) presents to Governor Winfield Dunn the first "off the press" picture of himself offered to readers of the Tennessee Magazine. The suitable-for-framing picture, which originally appeared on the January issue of the magazine, drew more than 2,000 requests from throughout Tennessee. Editor John Stanford looks on at right.



STOP, LOOK and THINK A MOMENT. . .

Electricity Has Changed Things



By Robbye Nowell, Home Economist
Gibson County Elec. Memb. Corp.

Many years ago George Washington remarked, "We haven't heard from Benjamin Franklin in Paris this year. We should write him a letter."

When Lindbergh first flew the Atlantic, he was out of touch with land until he reached the Irish Coast.

Only a few years ago three men circled the moon as earth-bound people saw live television transmissions of the moon surface. A short time later space travel

resulted in man walking on the moon and talking clearly to earth-bound people.

Yes, things have changed. The winds of change have approached gale force over the past decade. Evolution is evident in nearly every sphere of our lives.

We know the old fairy tale of Cinderella's godmother waving a magic wand to perform miracles for Cinderella. In another fairy tale Aladdin used a magic lamp to summon the genie who granted his wishes. Today magic is not in a wand or Aladdin's lamp but in the word — ELECTRICITY.

Rural electrification, which has

woven itself permanently into the average rural scene, is one of the greatest movements that has taken place to raise the standard of living for rural America. Electric cooperatives are a positive force for good in both rural and urban communities. They have had a noble past and have made much progress in helping America live better. It must be remembered however — rural electrification is approaching a new day. It now has a challenging future in meeting the growing needs and the changing demands of a changing country.

In Grandma's and Grandpa's day, many of the tasks required of them were accomplished, not in a rocking chair while watching

color television in a climate-conditioned home, but the hard way. They were forced to spend many long hours taking care of back-breaking chores which today's generation now accomplishes in short time with very little effort. America today is cashing in on the American Dream of Automation thanks to that wonderful servant — ELECTRICITY.

At present more than 85% of electric co-op members do not know what life is without this faithful servant. They do not know the hardships of cooking on wood, coal, or kerosene ranges; storing food in boxes where large pieces of ice were placed; doing the family laundry in iron kettles, tubs, and scrubboards; or chasing away darkness of night with kerosene lamps.

Total electric living, of which much is being said, is something to be treasured. It is for people who want their homes to provide more than just shelter. In them will be electric heating systems that overcome many of the discomforts and inconveniences of bulky heating systems, icy bedroom floors, and odorous fuels. There will be, at the touch of a finger, the just-right temperature for entertaining, working, or sleeping. The lighting in the home is certainly more than mere illumination. It is designed to give the desired level of light needed

for work, study, or play as well as to add glamour and beauty to the home and its furnishings. Silent switch controls that dim or brighten rooms to match the mood may be located throughout the home or in a central convenient location. Electricity also brings complete entertainment into the home. There can be enjoyment from stereo, television, radio, home movies, or electrical musical instruments just at the flick of a switch. The homes of today and tomorrow are sure to have well-planned kitchens where electric servants eliminate drudgery. Electric servants; such as, ranges with push-button controls, self-cleaning oven or microwave ranges which cook in minutes rather than hours, smartly styled no-frost refrigerator-freezers that provide the ultimate in temperature control for ideal food storage, automatic dishwashers which do away with the time-honored phrase "your turn to wash the dishes," food waste disposers that aid in speedy after-meal cleanups, trash-mashers which eliminate unsightly garbage storage in soggy paper bags and keep the kitchen clean and free of unpleasant garbage odor. There will be an abundance of hot water throughout the house even at peak periods there is plenty for showers, doing the dishes and laundry. In the laundry there is an automatic washer and dryer. This equipment means easier washdays free from weather worries and clothes that are given loving care.

The old adage "a woman's work is never done" certainly isn't true when it comes to chasing dirt and dust in the total electric home. Cleaning can even be fun when a central cleaning system has been installed. The built-in cleaning system is truly an electric "genie" that brings a new world of sparkling cleanliness and freshness into the home. Cleaning is a pleasure for you know all the dirt and dust are taken completely outside of the house.

At one time "electric appliances" meant an iron, a refrigerator, a toaster, and a fan. Today, however, electric extras far outnumber major appliances. These portable appliances are practical, pretty, light in weight but heavy on duty, and are found in every room of the house. There's a host of electric servants to lighten chores; such as, electric knives,

(Con't. on Page 20)



Uncle John's Page

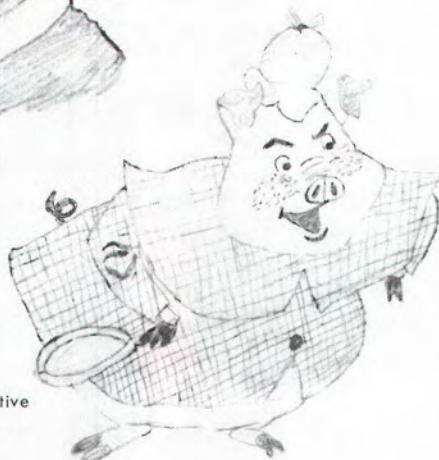
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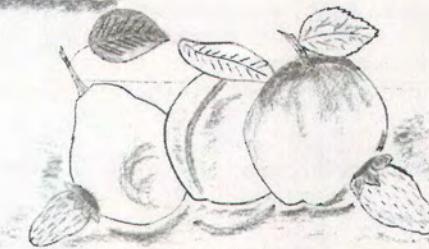
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Pesticide Residues Behave Differently And Are Closely Watched

By Harry Williams
Assistant Professor, Entomology
Agricultural Extension Service

The wide use of pesticides has not destroyed the confidence of the American people in the food they eat. Observe the diner in a large restaurant on your next visit. Do they probe or sniff the food to detect pesticide residues or insects? No. They order in anticipation and dine leisurely and confidently on their favorite dishes.

How is this possible when only about 6 percent of the people are engaged in farming? The other 180 million are free to pursue other careers because they do not have to produce their own food and fiber. We have an abundant food supply because modern technology has been applied to farming. Pesticides are a very important tool in the agricultural industry.

If pesticides are so important, why are they being restricted so severely today? Did you say *today*? The restrictions were started back in 1910 and have been increased gradually by various legislative acts. Does it surprise you that all of these restrictions are not brand new? Well, man has fought with General Bug and his armies since the first year they both moved into the same neighborhood. The use of sulphur, arsenic, lead, and organic plant materials to control bugs was recorded in the literature of the 1600's, 1700's, and 1800's. The original DDT compound was discovered in 1887, and its use as an insecticide was discovered in 1939.

Man's concern about his environment began a long time before Racheal Carson lifted her pen to write her well-known book *Silent Spring*. Research to determine the hazards, toxicity, persistence, and tolerance of plants and animals to pesticides has paralleled the development of these chemicals.

The modern era of pesticide use was started with the discovery of the insecticidal qualities of DDT and its related chlorinated hydrocarbon compounds in 1939. These chemicals are close relatives of DDT: aldrin, dieldrin, chlordane, lindane, toxaphene, methoxychlor, endrin, and heptachlor. Another important group of chemicals, the organic phosphates—including parathion, tepp, malathion, diazinon, systox, cygon, naled, and many others, were discovered and developed soon after DDT.

Why are we having all of the clamor about the pesticide residues in our environment? There are several reasons for this. The most important reason perhaps is the knowledge explosion. We have learned a lot about our environment and the use of many types of chemicals in the last 30 years. DDT residues in fish and wildlife were detected first, and a vast amount of research was applied to the study of its effect upon plants and animals. Mercury has received its fair share of the publicity too. The weed killers 2,4-D and 2,4,5-T are also being looked at very closely.

When a pesticide is applied to control an insect pest, the pest is referred to as the target species. There are other insects living in the area infested by the target species too. Some of these are beneficial, and some are pests of lesser importance than the target species. The insecticide spray application reduces the populations of all the susceptible species in the sprayed area. We do not have one insecticide that will kill all insects. Neither do we have an insecticide that will kill just one kind of insect. So a number of types of insects are killed each time we spray.

The insects feed and develop in the field all during the growing season. Some have three or four more generations that complete their life cycle during the growing period. This makes more than one spray application necessary. During the harvesting period a

short-residual-life insecticide can be used up to one day before harvest on many crops. Malathion, sevin, or naled are very useful near harvest to control a wide variety of pests of edible crops.

How long does the pesticide residue persist in the environment after spraying? There are many factors that determine the residual life of these chemicals. DDT will break down in the presence of ultra-violet light rays and oxygen into degradation products such as TDE. TDE is then rapidly deteriorated. DDT, placed in sandy soil where there are very few micro-organisms, will persist for a considerable period of time, possibly four to five years. However, if placed in a soil conditioned with a large quantity of barnyard manure, the micro-organisms will break the DDT down readily. But when the DDT is allowed to get into a body of water, it settles to the bottom and will remain in the silt for a long period of time.

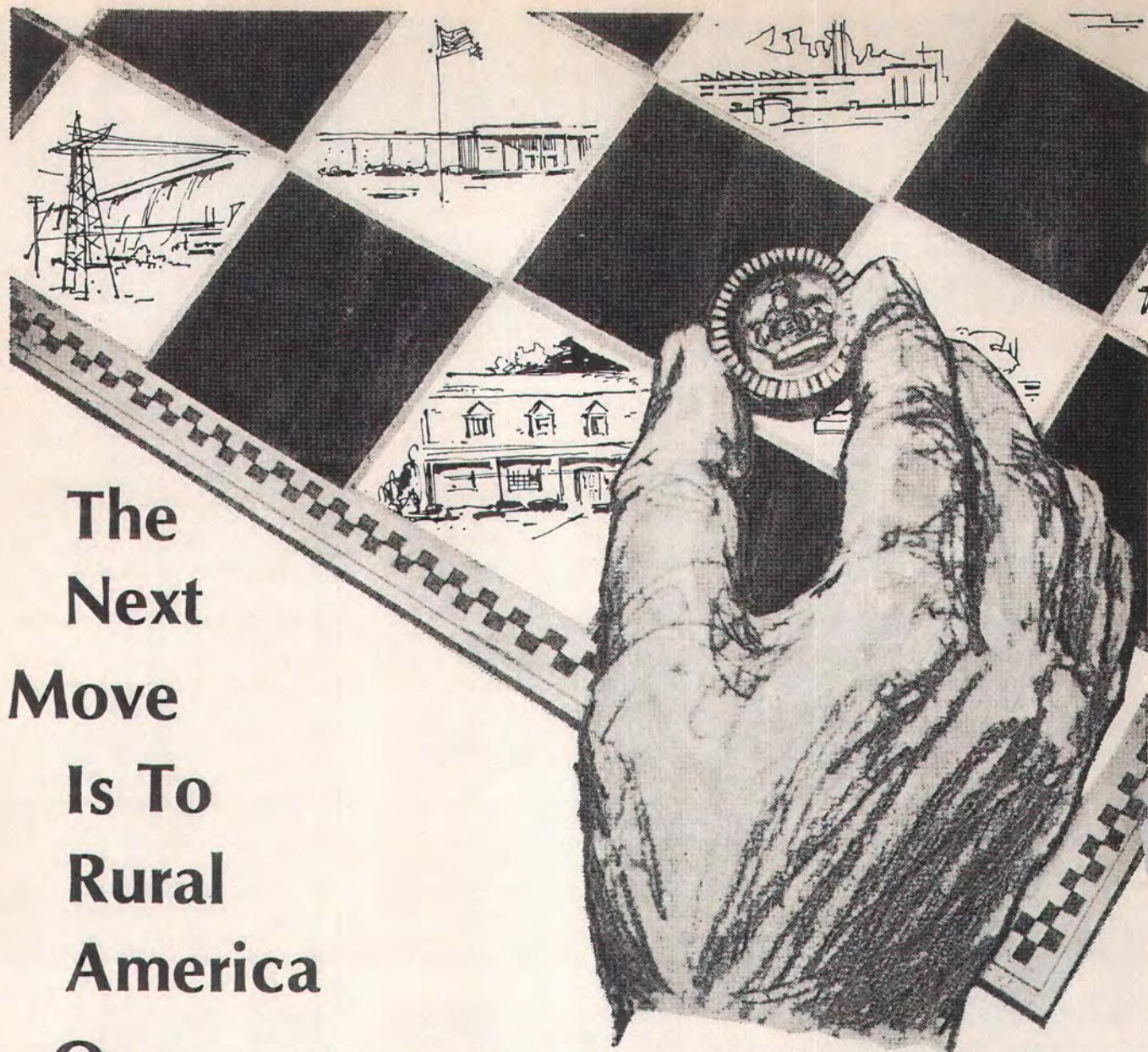
Chlordane will persist in the soil for 17 years or longer and control termites. The chlordane will only move a few inches vertically or laterally in a period of ten years, regardless of the amount of water flowing through the treated soil.

Malathion will break down within one or two days after application to a plant.

Systemic insecticides are absorbed into plant roots and foliage. These chemicals are broken down into acids and alcohols by the plant and then used by the plant. This occurs within about six weeks from the time of application.

Heptachlor will volatilize into the atmosphere and is rapidly lost from the soil. So you can readily understand why all of the answers are not in on the pesticide residue question. However, we are a lot farther today from total darkness on the subject than we were 25 years ago. There is a long way to go yet, but we will make it.

Our environment is extremely important to us. Let's preserve it. Use pesticides properly to reduce the pollution to the necessary minimum. We can use pesticides to protect our homes, our health, and our food or livestock crop without destroying our environment. Although we are continuously looking for better methods of pest control, pesticides are our most practical, economical, and available method today. Yes, they are necessary to protect our way of life.



The Next Move Is To Rural America

Over the past few decades, millions of Americans deserted the countryside in search of a better life in the cities. Many found it, but for others the city ghettos offered no more hope than the life they left behind.

Now this migration is beginning to slow, and we think the next move will be in rural America—a move to rather than away from the countryside.

A big reason for this trend is the active leadership of America's rural power systems. These consumer-owned systems are committed to full development of rural America's vast potential. Already they are providing their areas with dependable, high-quality electric service—power vital to the growth of rural communities.

AMERICA'S RURAL ELECTRIC SYSTEMS

Owned and controlled by the people they serve

But, rural power systems are doing much more. Their leaders are working with other groups and local organizations to help insure improved rural community facilities such as water and sewer systems . . . better schools . . . new job opportunities . . . more and better housing . . . improved medical facilities . . . expanded recreational areas . . . orderly community development.

By building new opportunities in rural America, we also help to ease the problems and tensions of our overcrowded urban communities. A better rural America will enable our nation to move closer to a true rural-urban balance—a balance we believe is essential to the future of city and country alike.

It's A Long Way From The Farm... (or is it?)

There are almost as many city people working in agriculture as there are in rural areas. They are a part of the mammoth agri-marketing industry that provides the goods and services needed by today's farmers.

Opportunity is unlimited in agri-marketing for the young man or woman with a farm background and a college degree. Scientists, marketing specialists, journalists, economists, engineers, accountants, crop or livestock specialists . . . all are needed in the fast growing field of agri-marketing.

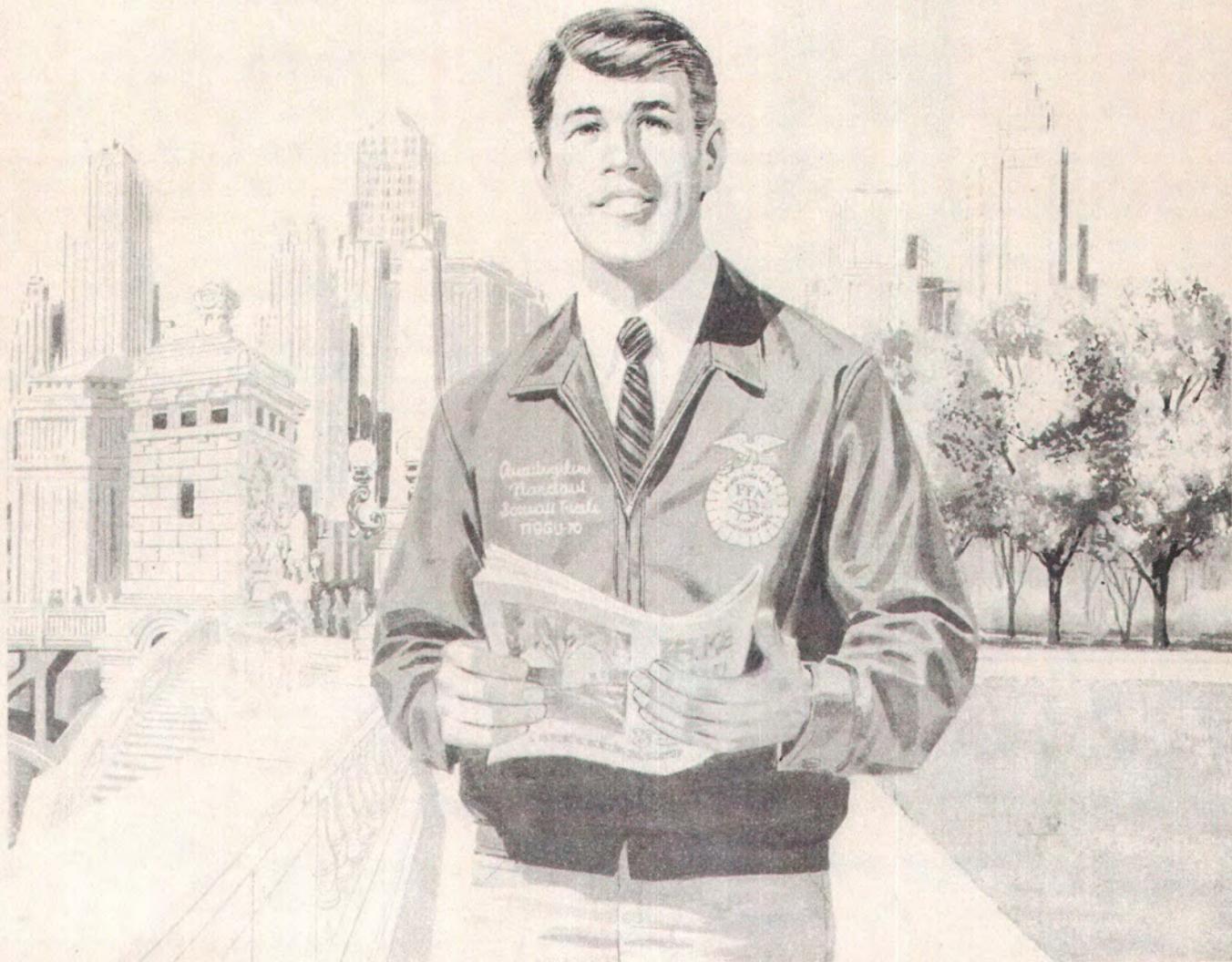
So, if you have a farm background, and are planning your future, stay with agriculture.

Write to your State Land Grant College Admissions Office, or Agricultural Communications Department for more information.

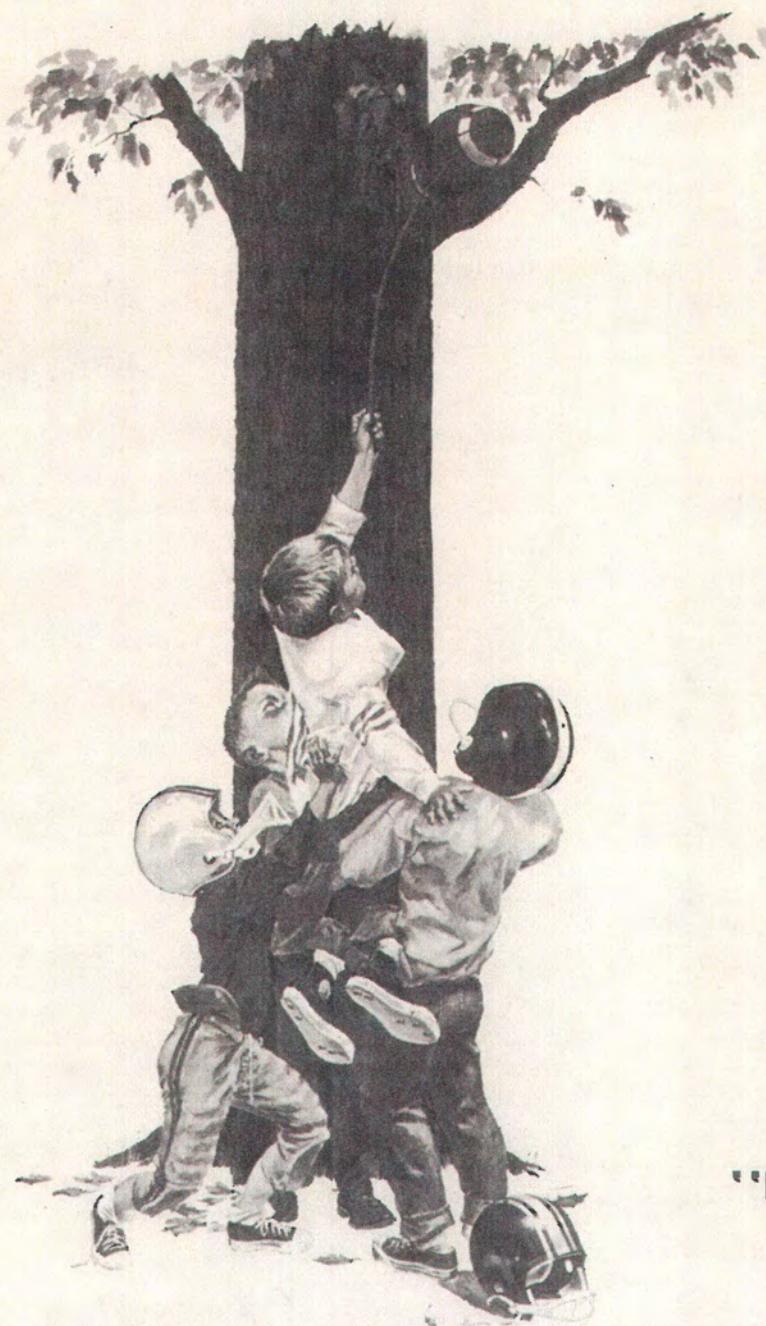
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Timely Topics

HOG PRODUCERS: LOOK TO FUTURE

Many Tennessee swine producers may be making a big mistake by getting out of the business at this time. This is the word from agricultural economics professors Herbert Walch and B. G. Hicks, Agricultural Extension Service, University of Tennessee.

The economists point out that pigs farrowed now should be ready for market in July, normally a peak price period. In fact, producers owning sows that are ready to farrow could assure themselves a market price in July of around \$20 by using the futures market. July live hog futures closed at \$20.80 on January 25.

"Even with corn at \$1.75 per bushel, a fairly efficient operator should be able to produce hogs for \$17, excluding his labor and management," they say. "Thus, under these cost and price conditions, returns to the producer for his labor and management are almost \$8 per hog."

Walch and Hicks remind that many analysts forecast a price recovery on hogs to around the \$20 level in July. Thus, many farmers may not want to utilize the futures market at this time and assume instead the full price risk.

Walch and Hicks remind farmers who are in the position of deciding whether to keep and breed sows or sell them that they too have the option of using the futures market. The economists suggest that the December hog futures may offer hedging opportunities since those futures prices have been consistently above \$21. On January 25, December hog futures closed the day at \$21.90.

The economists also advise farmers to study the possibility of feeding hogs for the fall market. October hog futures closed at \$20.70 on January 25. Again, this may offer hedging possibilities.

The producer who merely expands his hog production when the price is good and contracts high business when the price is bad is not managing. He is being carried by the tide. The producer who bases his breeding, feeding and marketing decisions on knowledge of expected futures prices in the end will be ahead of the one who responds only to past and present prices.

SOYBEAN PRODUCTION LIKELY TO INCREASE

"It looks like the 1971 soybean production will be even higher than the 1.2 million acres cultivated in 1970," says B. H. Pentecost, a University of Tennessee agricultural economist.

Tennessee farmers devoted more acres of cropland to soybeans than to any other crop last year.

Strong soybean prices along with the corn blight problem were cited as likely reasons for further shifts in acreage to soybeans. Pentecost adds, "Soybeans were valued at more than \$77 million last year, but our state yield per acre at 23 bushels was down."

TENN. 4-H CLUBS HOLD HIGH RANK

Tennessee 4-H Clubs have moved up again in national rankings according to the annual 4-H Youth Development Report just released by the Extension Service, U. S. Department of Agriculture.

"An analysis of this report for the 1970 fiscal year reveals that Tennessee continues to lead the nation in the number of 4-H'ers from farm residences," says George Foster, Tennessee 4-H Club specialist.

Tennessee also continued to lead in enrollment in horse, field crops, tractor, electric, food-nutrition, clothing, and arts and crafts projects, adds Foster, a professor with the University of Tennessee Agricultural Extension Service. "In addition, we moved into first place in entomology, poultry, public speaking, and photography," he says. "We rank second nationally in enrollment in animal science, forestry, home improvement, and small engine projects."

Foster reminds Tennessee 4-H'ers that now is the time to be making plans for 1971 projects. If you have any questions about 4-H projects and activities, see your local 4-H leader or contact your county Extension office.

BUY HIGH QUALITY LIMING MATERIAL

A University of Tennessee soil fertility specialist reminds farmers to be sure to check for high quality when buying limestone.

"The two primary factors affecting quality are the relative neutralizing value and particle size of the material," says Donald D. Howard, assistant professor with the U-T Agricultural Extension Service.

Howard explains that the relative neutralizing value expresses the chemical purity of the material as compared to pure calcium carbonate. A state law requires all agricultural limestone materials to have a neutralizing value of 85 percent. "A high quality material should have this value or higher," Howard adds. "The lower the relative neutralizing value, the greater the amount of material needed to correct soil acidity."

Particle size or fineness must also be considered, the agronomist continues. A liming material may have a high relative neutralizing value, but be ineffective in reducing soil acidity because of its large particle size.

Howard says, "The particle size affects the rate limestone will react in correcting soil fertility. The finer the limestone material, the greater the number of particles and the greater the surface area per unit weight for chemical reaction." The state law requires that 50 percent of a liming material must pass a 40 mesh sieve. The greater the percentage of material passing this sieve, the higher the quality.

Remember, a high quality liming material will correct soil acidity much quicker than a poor quality material, all other factors being equal. And, a soil test is the best way to find out how much lime you need.

For Increasing Numbers of Families in Our Rural Areas . . .

There's No Place Like Home Sweet (FmHA) Home

By Joseph W. Sloan
Middle Tennessee Electric
Membership Corporation

Jim Chaney is a Murfreesboro city policeman.

Jim Elrod runs the city counter at Neals Electric Supply.

Georgia Brown works in one of the cafeterias at MTSU.

Willie Smithson is a Woodbury building contractor.

Sammie Raines is a bricklayer at Lebanon.

Timothy Davis is retired.
So what do they have in common?

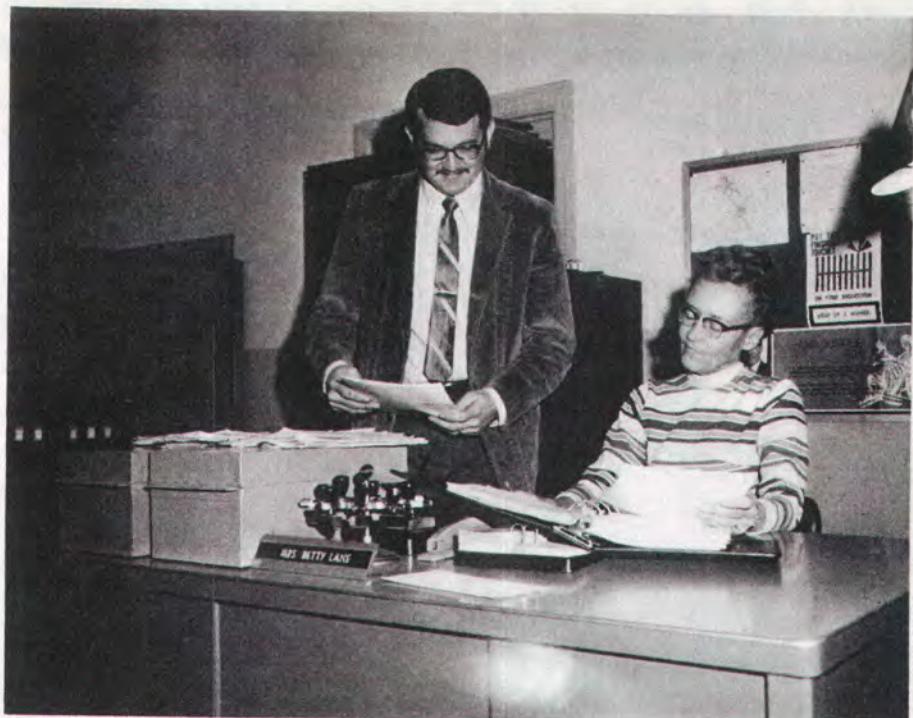
A Farmers Home Administration rural housing loan! Such loans are making new housing possible for thousands of people in Tennessee every year—people who would not otherwise be able to improve their living conditions.

Typical is Miss Georgia Brown, who says she was "so excited and happy to get out of skid row." Rutherford county Farmers Home Administration supervisor Robert Upchurch put it more dramatically: "She sat in the office and cried."

Miss Brown moved into a new three-bedroom brick home on Elam Road near Murfreesboro last July. She is very proud and grateful for her warm, clean, sturdy house. It is all-electric, with electric wall heaters and a colorful new electric range. Running water is supplied by the Consolidated Water District.

The Farmers Home Administration makes and insures housing loans in rural areas for anyone who meets the qualifications and owns a suitable building site. It is not necessary to own a certain number of acres, to raise crops or livestock, or to have any income from the land.

Jim Elrod bought an acre-and-a-half from a friend on Florence



Rutherford county Farmers Home Administration Supervisor Robert Upchurch reviews with county office clerk Mrs. Betty Lane some 40 applications for rural housing loans currently being processed by his office. The Murfreesboro office serves both Rutherford and Williamson counties.

Road, in the neighborhood where he was reared west of Murfreesboro. When he got ready to build, someone suggested that he check with the Farmers Home Administration about the loan. He knew nothing at all about FmHA, but made the contact out of curiosity, and to his surprise, was able to qualify and finance a 1350-square-foot brick house with central heating and air conditioning. The "livestock" on his rural acreage is limited to one hunting dog.

Elrod's house and Miss Brown's house were both built by Sam Pinkston, a Rockvale building contractor who specializes in FmHA-financed houses. However, no special knowledge or technique is required to meet FmHA specifications, according to County Supervisor Robert Upchurch. Upchurch said most builders in the area are familiar with FmHA requirements and promote the program.

Jim Chaney's house is typical of those built with Farmers Home Administration loans. Like most, it has hardwood floors, a vinyl kitchen floor, and electric heat. Heating systems may be radiant ceiling, baseboard, wall, or central units. Paneling may be used on the walls where desired. According

to Upchurch, the best lumber and other building materials must be used.

Chaney's house is on Mt. Herman Road, east of Murfreesboro. One of the biggest thrills of his life was the day he got the letter saying his FmHA loan had been approved. He was living in Murfreesboro but was anxious to return to the country where he was reared. To this end he had bought a two-acre tract from a friend of his family. In the fall of 1969 he learned from his brother and another friend that he might qualify for a FmHA loan. Chaney looked at some FmHA houses which had already been built, and took the plan of one he liked to the Murfreesboro FmHA office. Two months later, the loan was approved and construction started by builder Eugene Reed of Woodbury. Chaney moved his wife and son into the new home in February, 1970.

At that time, the interest rate on FmHA loans was 6 1/4 percent. Now it is 7 1/4 percent, up two percent from four years ago, but still a bargain in today's mortgage money market.

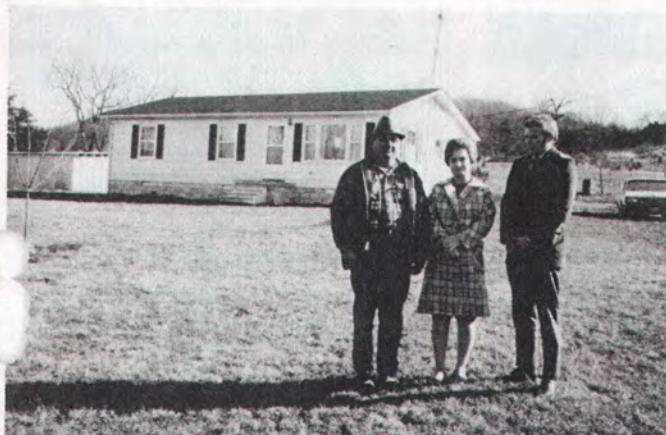
The Farmers Home Administration loan program is designed
(Continued on Page 20)



Miss Georgia Brown enjoys the clean, well-equipped kitchen of her new home near Murfreesboro. Her daughter and son-in-law were instrumental in helping her acquire a lot and arrange for FmHA financing.



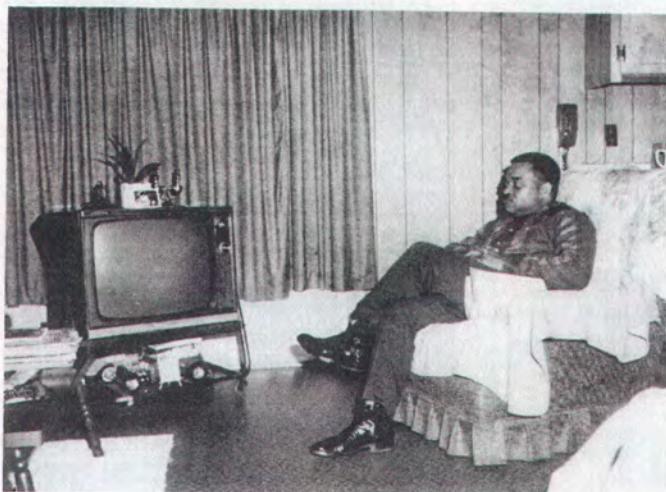
This neat and attractive home of Jim Elrod's in Rutherford county shows what can be done with a FmHA loan. The 1,350-square-foot house has central heating and air conditioning and a utility room with automatic washer and electric clothes dryer.



Mr. and Mrs. Willie Smithson have built a new home in Cannon county on Lockes Creek Road with the help of a Farmers Home Administration loan. They are shown here with county supervisor Dallas Fox (right).



Mr. and Mrs. Timothy C. Davis look over the plans for their new home under construction near Nolensville. They plan to move in sometime in April. Even though retired, Mr. Davis qualified for a FmHA loan.



Jim Chaney, a Murfreesboro city policeman, enjoys the quiet rural setting and the all-electric comfort of his new home, made possible through the Farmers Home Administration rural housing loan program.



Mrs. Sammie Raines is shown here in the kitchen of her new house north of Lebanon. Mr. & Mrs. Raines, along with their children Connie and Danny, moved into their new three-bedroom house in December of last year. Their all-electric home was financed through the Farmers Home Administration, and was built by Eddie Vanhook of Lebanon.



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PUZZLE CORNER

Response was good and most of our replies were correct for the February Puzzle Corner.

Although this puzzle was a comparatively short one it did require some thinking. You were asked to figure the age of Uncle Ned, who spent one-fourth of his life as a boy, one-fifth as a youth, one-third as a man, and thirteen years in his dotage.

The answer is: 60 years old

Winner of First Place and \$10 from The Tennessee Magazine is Mrs. Park M. Jones, Mountain City, Tennessee. Mrs. Jones is a member of Mountain Electric Cooperative.

Second and third place winners of \$5.00 each are Daniel Rogers, Route 6, Somerville, Tennessee, a member of Chickasaw Electric Cooperative, Somerville, and Mrs. Hallie Norrod, Route 5, Livingston, Tenn., a member of Upper Cumberland EMC, Carthage.

And here is the Puzzle Corner for March:

If you take 20 dollars from the first and put it into the second of 3 purses, the second would then contain 4 times as much as remains in the first. If 60 dollars of what is now in the second is put into the third, the third will contain twice what is in the first and second together. Now, if 40 dollars be removed from the third and put into the first, there will be 1/2 as much in the first as in the third.

What did each purse hold originally?

Send your name and address, along with the name of your electric cooperative to:

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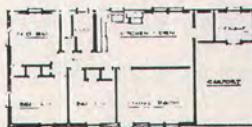
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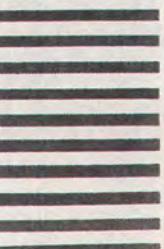
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Electricity Has Changed Things (Continued from Page 9)

can openers, coffeemakers, mixers, blenders, toaster-ovens, bread or bun warmers, clocks, radios, blankets and sheets to mention only a few.

As we peer into the future, it will provide new and exciting things. The bright world of tomorrow may make today's world appear ragged, tattered, and old fashioned. In the next few years the color television will be tuned and adjusted with a wave of the hand, thermoelectric irons will provide instant heat, remove spots and never scorch, electronic clothes conditioners will clean and deodorize clothes stored in a cleaning closet, and home computers will keep bank accounts and household budgets up to date just as computers now are programmed for inventory control, billing, and menu planning.

ELECTRICITY — today and tomorrow is modern magic in helping fulfill desires and making dreams come true.

Electricity, too, is the keynote for modern grooming. Almost daily we are reminded of electrical appliances which help speed personal grooming and at the same time do a far better job than the hand technique formally used. A few of the electric grooming aids found in the home are: hair dryers, electric curlers, combs, brushes, manicure sets, shavers, tooth brushes, clothes brushes, shoe polishers, lighted make-up mirrors, massage-vibrator units, and a sauna bath. Yes, today, as one of the popular tunes says, "Let's Smile with Electric Faces," is possible simply with the flick of a switch.

This era is known as the Space Age, yet at the same time it could as easily be known as the switched-on age or generation. Electricity has aided rural America in saving time, taking drudgery from chores, and providing entertainment and recreation. Oh! for the marvel of electricity — it has advanced living standards in many ways.

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Home Sweet (FmHA) Home

(Continued from Page 17)

to fill the credit gap for families in need of housing who are unable to meet the terms and conditions of conventional sources of credit.

Generally, a person with an "adjusted" income of \$8,000 or less may qualify for a FmHA loan. Applications are screened by a county committee to determine eligibility. Factors include income, character, and repayment ability.

The individual selects his own house plan and FmHA helps prepare specifications so bids can be taken. The applicant can get as many bids as he wants. FmHA prepares all the legal papers and the request goes to the county committee for final approval. The county supervisor makes several inspections during construction to make sure the house meets the standards specified.

Loans can be made for periods up to 33 years. Generally, the payments are not to exceed 20% of the family's annual income.

There are no age limits as such on who can borrow. Timothy C. Davis of Route 1, Nolensville, retired and moved from Nashville to Williamson county three years ago. He has been living with a son, but he and Mrs. Davis will be moving into their own new FmHA-financed house next month.

Details on eligibility and other information may be obtained from the Farmers Home Administration office in each county. The office telephone numbers are listed in the directory under "U.S. Government."

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Save money on your evergreen foundation planting. Check coupon and get these 12 evergreens for spring planting only \$3.98 . . . less than 34¢ each!

12 Piece Foundation Planting . . . All for \$3.98

YOU GET ALL 12 EVERGREENS—2 COLORADO BLUE SPRUCE (*Picea Pungens*)—2 PFITZER JUNIPERS (*Juniperus Chinensis Pfitzeriana*)—2 EASTERN RED CEDARS (*Juniperus Virginiana*)—2 AMERICAN ARBOR-VITAE (*Thuja Occidentalis*)—2 DWARF MUGHO PINES (*Pinus Mugho Mughus*)—2 AUSTRIAN PINES (*Pinus Nigra*).

Combination offer of 6 popular varieties, 12 Evergreens, 1 to 3 year old planting stock, nursery grown from seed or cuttings, 3 to 12 inches tall which is desirable size for this easy first transplanting.



ALL FOR ONLY
\$2.98

YES! this is our biggest
Flower Bargain in
America Today!

Sells For \$15.21 At Our
Individual Prices

HERE'S WHAT YOU GET*

Our Price If
Ordered Separately

1—TULIP TREE (<i>Liriodendron</i>). Tall shady. Blooms with tulip-like flowers each about 2½" across . . .	\$1.00
2—ROSE OF SHARON (<i>Hibiscus Syriacus</i>). Beautiful 5-15 ft. shrub. Large rose blossoms. Beautiful colors . . .	1.18
4—LOMBARDY POPLAR (<i>Populus Nigra Italica</i>). Fast growing 40-70 foot tree. Graceful columnar form . . .	1.16
1—SWEET MOCK ORANGE (<i>Philadelphus Coronarius</i>). Ht. to 10 ft. clusters of flowers closely resemble creamy white orange blossoms in color and fragrance69
20 Foot PRIVET HEDGE (<i>Ligustrum</i> . . . Species we think best suits your climate). Grows Vigorously 10 plants80
1—RED OSIER DOGWOOD (<i>Cornus Stolonifera</i>) White spring flowers. Dark red spreading branches are winter show49
1—DEUTZIA (<i>Deutzia Varieties</i>) 5-8 ft. shrub. Flowers are white or pinkish in clusters . . .	1.00
1—SWEET SHRUB (<i>Calycanthus Floridus</i>). Spicy fragrant reddish brown 2½" Spring flowers. Bright green leaves turn golden in the fall. Up to 6 ft. . .	.69
1—CORALBERRY (<i>Symporicarpus Orbiculatus</i>). 5-7 ft. shrub. Very attractive in fall with crimson foliage and reddish purple berries59
1—WEIGELIA (<i>Weigela Florida Varieties</i>). Lovely 8-10 ft. shrub covers itself with masses of rose pink flowers69
1—WHITE SPIREA (<i>Spiraea Varieties</i>). Early spring blooming white varieties85
1—HONEYSUCKLE VINE (<i>Lonicera Japonica Halliana</i>). Sweet scented white flowers in clusters80
1—PINK SPIREA (<i>Pink Flowering Varieties</i>). 4-6 ft. shrub used as a contrast plant with white spirea. Pink flowers in clusters85
2—FORSYTHIA (<i>Forsythia Varieties</i>). Popular 9-12 foot shrub, with golden bloom early spring . . .	1.18
2—BUSH HONEYSUCKLE (<i>Lonicera Canadensis</i>). Vigorous 8-10 ft. shrub. White to pink flowers in spring24
1—REDBUD TREE (<i>Cercis Canadensis</i>). Height to 40 ft. Rosy pink flower clusters cover twigs early in spring . . .	1.00
1—SILVER MAPLE (<i>Acer Saccharinum</i>). Fast growing up to 120 ft. Lvs. bright green above, silvery white below . . .	1.00
*HYDRANGEA P.G. (<i>Hydrangea Paniculata Grandiflora</i>). Comes to you in shrub form for growing into a tree by following simple directions. Giant white flower-clusters turn lovely pink and purple. Bonus For Ordering by Dead-line Date . . .	1.00

PRICE IF PURCHASED FROM US INDIVIDUALLY..... \$15.21

All 33 Plants Yours For Only \$2.98

SEND NO MONEY

Be sure to mail coupon now to get this final combination bargain offer. Your 32 piece landscape gardening assortment will be sent at proper spring plant time, roots carefully wrapped in moist material with easy cultural instructions. If C.O.D. postage extra. Cash orders add 75¢ and we ship postage paid. Mail your order before deadline date and get Hydrangea as bonus. Don't wait. Mail coupon now.

MAIL THIS COUPON

MICHIGAN BULB CO., Dept. SR-1581 Grand Rapids, Mich. 49502

Send order as checked. If not satisfied on arrival for Spring Planting I may return within 10 days for purchase price refund.

- | | |
|--|--------|
| <input type="checkbox"/> GIANT 32 PIECE ASSORTMENT plus HYDRANGEA and 4 planting guides..... | \$2.98 |
| <input type="checkbox"/> Double order, 64 plants PLUS 2 Hydrangea and 4 planting guides..... | 5.75 |
| <input type="checkbox"/> 12 PIECE EVERGREEN FOUNDATION PLANTING | 3.98 |
| <input type="checkbox"/> Double order | 7.65 |
| <input type="checkbox"/> 100 FOOT PRIVET HEDGE (50 Plants)..... | 3.98 |
| <input type="checkbox"/> Double Order (100 plants)..... | 7.65 |
| <input type="checkbox"/> Remittance Enclosed. Add 75¢ and we ship postage paid. | |
| <input type="checkbox"/> Send C.O.D. plus postage. | |

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