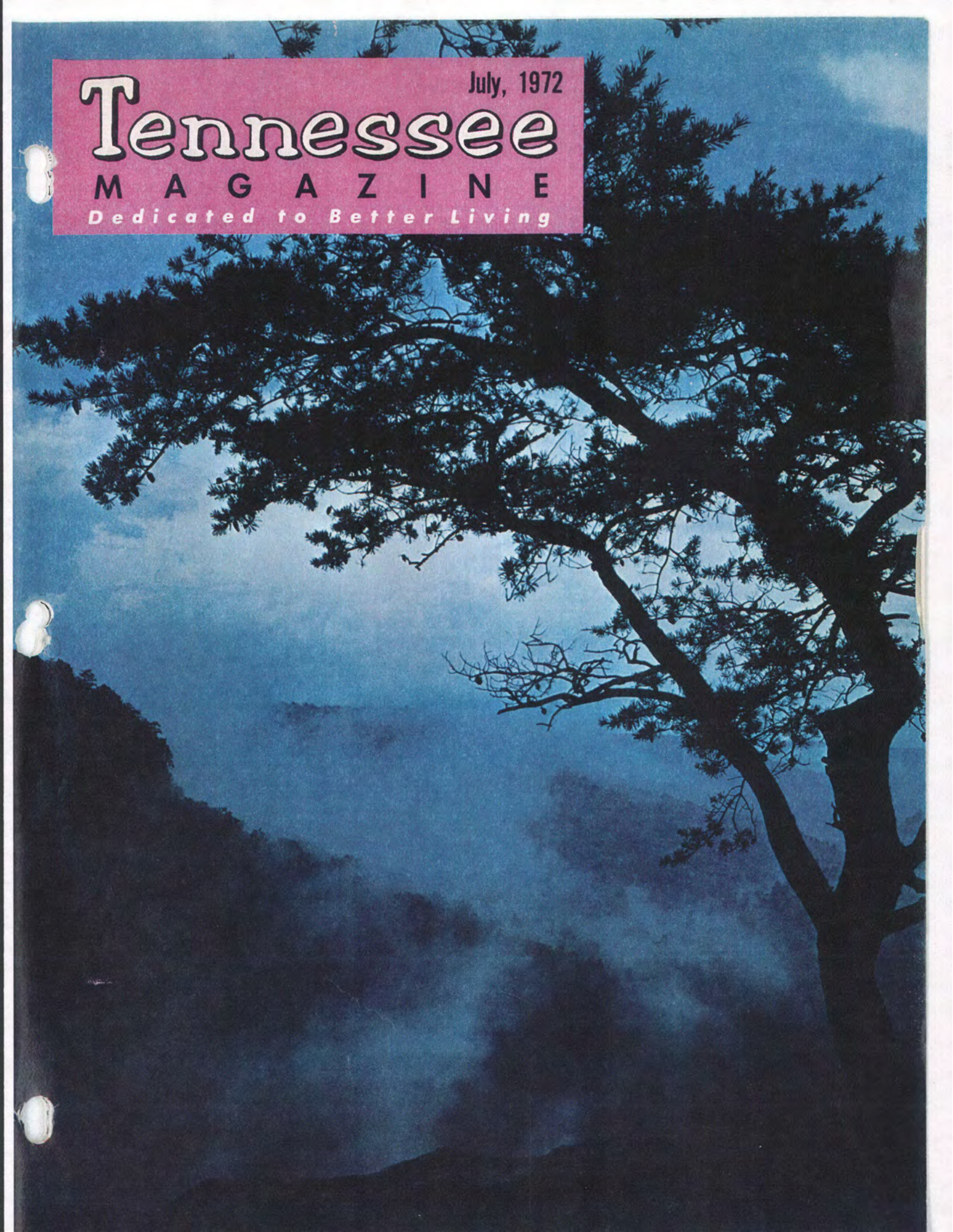


July, 1972

Tennessee

M A G A Z I N E

Dedicated to Better Living



Tennessee MAGAZINE

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

**Executive, editorial and
advertising offices:**

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J. C. Hundley, Executive Manager

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ON THE COVER

Anyone who has had the pleasure of living in or visiting East Tennessee is likely to know that our cover picture this month was taken in the Smoky Mountains, one of the most beautiful areas in the Volunteer State — or America. (Picture courtesy State Department of Conservation.)

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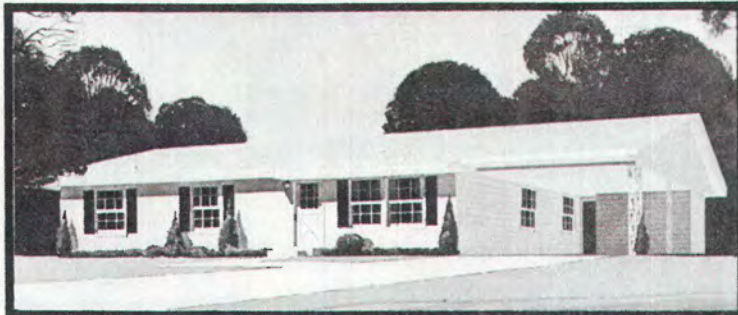
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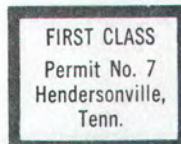
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REA, FmHA Transfers Opposed

By Tennessee Congressmen

One of the most significant pieces of legislation to be introduced before the present session of the U.S. Congress is House Resolution 6962N, otherwise known as the Government Reorganization Bill. As is true with most legislation as far-ranging and inclusive as is HR6962N, this bill contains some wise and needed provisions. At the same time, insofar as small town and rural citizens are concerned, HR6962N contains some sections which are believed would be so detrimental and punitive to rural America that more than 25 non-urban and farm organizations have gone on record as being in opposition to the Government Reorganization Bill. The provisions of HR6962N which are drawing the most fire from rural leaders and organizations are those which propose to transfer the Rural Electrification Administration and the Farmers Home Administration from the rural-oriented Department of Agriculture to a new urban-oriented Department of Community Development.

It was against this background that J. C. Hundley, Executive Manager of the Tennessee Electric Cooperative Association, last month sent to all Congressmen from Tennessee the following letter:

"The Government Reorganization Bill HR6962N, which would create a new Department of Community Development and would move the Rural Electrification Administration and the Farmers Home Administration out of the U.S. Department of Agriculture, would in our opinion substantially weaken rural America's position.

"Our National Association is working with some twenty-five farm and rural groups, all of which are opposed to HR6962N. We, too, are opposed and will appreciate any help you can give toward defeat of this bill."

Replies to Hundley's letter were almost immediately made to him by most of Tennessee's Representatives. The pertinent portions of their letters were as follows:

First District Congressman James Quillen — "The attached is self explanatory and please be assured of my deep interest in being helpful." (The attachment was a 650-word statement which Congressman Quillen had previously made before the Subcommittee on Legislation and Military Operations, House Government Affairs Committee, and in which he strongly opposed the transfer of REA and FmHA from the U. S. Department of Agriculture to the Department of Community Development.)

Third District Congressman LaMar Baker — "I do support the President's efforts to reorganize the Executive Branch and feel he is to be commended for recommending the most sweeping revision of the

federal bureaucracy in modern times. At the same time, though, I do share your concern that placing rural programs in a Department which must deal with tremendous urban problems could lead to a situation where the total emphasis would be on the urban at the expense of the rural. I am still reviewing this legislation — looking for answers to my own questions and criticisms before making any final determination on how I will vote."

Fourth District Congressman Joe Evins — "Certainly I share your view that the Department of Agriculture should not be dismembered, and I, too, oppose the proposal to transfer the Rural Electrification Administration and the Farmers Home Administration out of the Department of Agriculture. The Department of Agriculture should be strengthened rather than weakened."

Fifth District Congressman Richard Fulton — "Certainly appreciate having the benefit of your views on this legislation. As the bill is presently drawn, I would be opposed to its passage."

Sixth District Congressman William Anderson — "Thank you very much for your concise letter of recent date articulating your opposition to the Nixon Administration's proposal to combine functions of the departments of HUD, HEW, Commerce, Agriculture, the Office of Economic Opportunity and various independent agencies under a 'superagency' for Community Development. I share fully your analysis of the disruptive nature of this bill . . . I have long been an advocate of a program of balanced urban-rural development. I do not, however, believe that community development can best be served by creating another bureaucratic road-block to expeditious and judicious utilization of existing agencies."

Eighth District Congressman Ed Jones — "REA and FmHA are two of the few federal agencies which have been able to operate effectively. They have been primarily responsible for much of the development of our rural areas. Both agencies have outstanding records while under the administration of U.S.D.A. and I have serious reservations about transferring them. As yet, I see no legitimate reason for this type of reorganization."

Ninth District Congressman Dan Kuykendall — "On checking on the status of this bill, I find that it has been reported to the House Committee on Government Operations and is now waiting action by the Rules Committee. When it comes to the floor of the House for a vote, you may be sure that your views will be given every consideration."

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On January 1, 1972, certain changes were made concerning MEDICARE which you should know about as they personally affect you.

Many people do not fully understand what benefits are payable under MEDICARE and what expenses the Senior Citizen himself must pay.

MEDICARE was enacted to help our Senior Citizens pay the ever-rising cost of Hospital and Medical Services; however, MEDICARE does not pay the entire bill. As you know, some expense is left for you to pay in addition to MEDICARE. Now, with these new changes effective January 1, 1972, there are more expenses left for the Senior Citizen to pay.

As it is very important that you know about these changes, complete and mail the enclosed postage-free card immediately, so that we may rush you complete information concerning the new changes in MEDICARE.

Sincerely,

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NO — I understand all of the NEW Changes in MEDICARE and do not need further information.

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If you think for a moment that many of our teen-aged young men aren't literally "building for the future," then you haven't heard about the Building Trades course being taught at Lake County High School and some 85 to 100 other secondary schools throughout Tennessee.

General Building Trades is the designation given a particular course of study under the broader heading of Trades and Industrial Education, which in turn is a segment of the Division of Vocational Education in the State Department of Education. And, although there are some variations in the organization and procedures among T&I's Building Trades courses offered throughout Tennessee, the procedures followed at Lake County High School, for purposes of this story, are fairly typical of those followed in almost 100 high schools in the Volunteer State.

The Building Trades program at Lake County High School was begun three years ago to fulfill an obvious and long-standing need for such a program. Funds, however, were not available until that time. Purpose of the program, as is true with all Vocational Education courses, is to provide students with vocational skills through a well-balanced course of study combined with on-the-job application.

In the Building Trades course taught at Lake County High School, students — all juniors and seniors — are given intensive training in electricity, plumbing, carpentry, painting and masonry. Each of the two classes — one in the morning and one in the afternoon — runs for three hours. On the average, students spend 30% of this time in the class room and the remaining 70% either in the shop or in actual construction work.

Instructor in T&I's Building Trades courses at Lake County High School since its inception three years ago has been William McCaleb, a building contractor for some 30 years prior to



Jack Parnell, an Electrification Advisor of Gibson County Electric Membership Corporation, supervises a wiring installation being made by group of Lake County High School students on house under construction. Co-op electrically serves Tiptonville, site of Lake County High School. Boys receive two hours of credit each year toward graduation.

accepting his present position with the Lake County school system. McCaleb, a patient and dedicated man who loves to work with boys, believes that the

Building Trades course which he teaches is helping fill a much-needed purpose in terms of human and economic resources for Lake County

These School Students Are

"Building For The Future"

By John Stanford

and the immediate area.

"When our young men finish the two-year course, they may not have enough age or experience to be considered journeymen in the construction business, but they know far more than the average 'helper' type of worker," says McCaleb. "This isn't a required school course for two hours credit towards graduation. Our boys elect to take this course because they want what we have to offer and a number go right into building trades after graduation."

It has been correctly said that "the best way to learn to do is by doing" and the two classes at Lake County High School bring this axiom to reality every school year by building a house from start to finish. In combination with their classroom studies, the two classes begin construction of a house during the first week of each school year and work on it at appropriate times for more than eight months, completing the job the last or next-to-last week of the school year. All work is done under the very close supervision of Instructor McCaleb, who will accept nothing short of top quality construction in every detail.

Happily, Instructor McCaleb has available the interest and assistance of other professionals in their fields who recognize the importance of the Building Trades program. One such man is Jack Parnell of Gibson County Electric Membership Corporation, Trenton, who assists McCaleb, especially in the electrical phases of the program, all the way from classroom instruction through the drawing board and construction phases of the building project. Parnell, along with fellow Gibson County EMC employee Floyd

Roberts, recently conducted a 12-week study of the National Electric Code attended by McCaleb, who is constantly trying to upgrade his already high proficiency as a T&I Building Trades instructor.

The Lake County High School Building Trades program purposely limits itself to one house per year since instruction in and execution of quality construction is the ultimate object rather than the number of houses completed. McCaleb will gladly compare the house built by his students, size for size, with any constructed by others.

Financing for house under construction varies. Sometimes money is borrowed from or advanced by available sources. In Lake County, a cooperative building materials firm has "staked" the Building Trades classes with necessary materials, for which the company is paid in full when each house is sold after completion, either by auction or sealed bid. The schoolboy-constructed houses sell for some 20-to-25% less than commercially built homes due to savings in professional labor costs.

Some ideas as to how well the Lake County High School Building Trades program is received may be gained from the fact that with the present two classes able to handle a maximum of about 35 students, some 53 youngsters have applied in advance for the classes for the coming school year.

The only thing that Instructor McCaleb stresses as strongly to his students as quality construction is safety. During the three year life of the program at Lake County High School, which is located in Tiptonville, no accident more serious than a collision between a hammer and a thumb has



Instructor McCaleb explains to students the importance of taping around any openings in insulation. All student-built houses are of top-quality construction.



T&I Instructor William McCaleb spends almost one-third of his time in classroom teaching. On board in background is a diagram on how to wire a three-way switch.

taken place. McCaleb says this good safety record is due in part to safety teachings and practices, in part to safety posters that are required of each student during the first six weeks of each school year, and in part to the fact that no student is allowed to wear his hair long enough to get in his eyes where he can't see well or over his ears where he can't hear well.

Lake County High School, along with all the almost 100 high schools in which Building Trades classes are in operation, may take justifiable pride in this fine T&I program which is producing so many fine and capable young men who are, for themselves and for their areas, "building for the future."

Standing proudly in front of a house which they are helping to construct are 13 students in one of the two Building Trades classes at Lake County High School. Instructor McCaleb is at far left in front row.



The All-Electric Mobile Home — The NOW Way To Live

By: Mrs. Patsy Myers, Home Economist
Middle Tennessee Electric
Membership Corporation, Murfreesboro

More families each year choose mobile home living because it offers convenience, comfort and economy. Mobile homes are being built to meet nationally recognized standards and they can contain all of the modern appliances and furnishings to make them truly luxurious, yet be modestly priced.

New concepts in mobile home park design are occurring every day. They are designed to offer the finest in community life, with recreation facilities and a built-in social life provided through various activities.

Perhaps more important in this "now way to live" is the fact that improved methods of construction, new equipment, and coordinated decor enable the mobile home manufacturer to offer the finest, most economical housing available.

A new subdivision near Smyrna in Rutherford County is now offering all the advantages of mobile home living in a permanent setting. This subdivision is called Pioneer Estates subdivision. It is owned by Mr. F. Compton Wallace and Mr. Paul E. Johnson, with Mr. Johnson as Manager.

It consists of 207 acres which will eventually take care of about 350 single-family dwellings. It is located on the Old Nashville Pike about 2 miles from Smyrna, 10 miles northwest of Murfreesboro.

Their brochure calls Pioneer Estates "The New Trend in Easy Economical Living Subdivision."

The owner-developers want this subdivision to present a very attractive appearance, so they offer a package plan to all the homeowners.

It includes underpinning each mobile home by careful design — this brick underpinning to be uniform and carefully built. It also includes sizing the lots at approximately 100' x 150', with the home situated crosswise on the lot, thereby providing greater privacy for the family with room in the back for a garden or game area.

Other provisions in the package plan require the owner-developers to fur-



Could you have guessed this picture was made in a mobile home? It is one they call doublewide. In the picture, we see Mrs. L. A. Troughton knitting while helping daughter Carey with her studying. They live at No. 12 Pioneer Estates.

Theirs is a doublewide mobile home, which accounts for this living room looking so large and roomy.

The Troughtons' home has central heating and air conditioning, excellent storage, large bedrooms, bath, and utility room.

nish concrete porch and steps at the front and concrete walk; a concrete patio at the back with electric post lantern switched from the inside; a paved drive with space for two cars parked side-by-side; beautiful shrubbery and landscaping.

There are security lights along the street for protection and convenience of all the people, just like any city subdivision. Also, there is underground electric service built directly to the meter which is placed on the back of the mobile home.

All the homes in the subdivision are established by agreeing to the restrictions, then buying the lot. The mobile homes may be bought elsewhere and placed on the lot of their choosing. There are no renters here.

There are many advantages to the all-electric mobile home:

1. Walls and draperies stay cleaner and newer-looking longer.
2. There are no unhealthy by-products of combustion.



In front of the Harry Williams home, we see Mr. Williams, Mrs. Williams, Mrs. Paul F. Johnson, and Mr. Johnson (Manager of Pioneer Estates) talking about the friendly neighborhood.

3. No flues or chimneys are necessary; no complicated controls.

4. Only one source of energy necessary for lighting, cooking, entertainment, heating, air-conditioning, water-heating, dishwashing, and laundry, not to mention all the small appliances.

The all-electric mobile home is modern, attractive, convenient, year-round economical housing. Many are constructed to meet FHA standards and are therefore approved for financing under FHA mortgage insurance programs. With this type of permanent residence, conventional loans are also available.

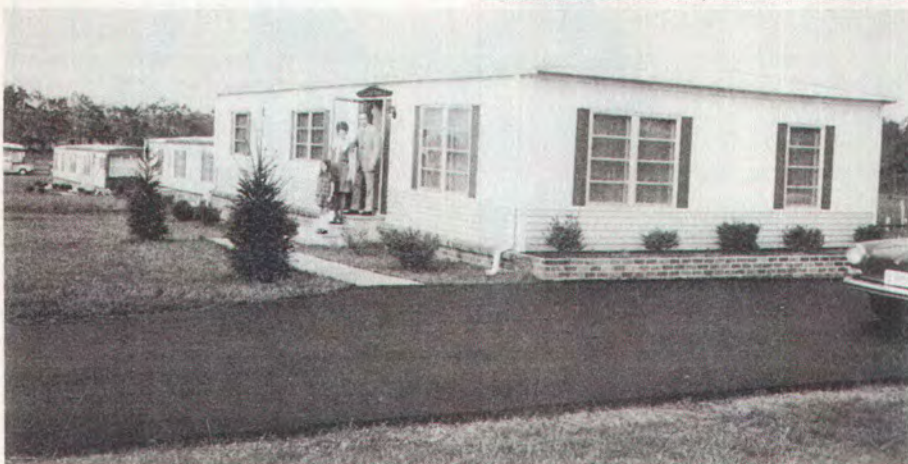


Mrs. Thomas J. Spears at No. 19 Pioneer Estates is shown in front of her spacious refrigerator-freezer pouring some milk for her son, Kenny. This is a very nice, well-lighted kitchen, with one wall of windows. It has the eye-level oven over the surface unit out of view on the right. The double sink is on the left in the center of a long formica-covered work counter. Mrs. Spears and Kenny enjoy an electric fireplace on cool days.



Along with Kenny Spears and his dog Koko, you see in this picture how the underground service comes up to the meter on the back of their home.

The wires go down from the meter directly into the ground and back up the pole at the street, giving a much neater appearance.



Mr. and Mrs. L. A. Troughton and daughter Carey are shown here coming out of the front door. In this picture, you can see the doublewide; the permanence with which it is located; the paved drive wide enough for two cars; and the spacious front yard with grass and shrubbery.

"With Freedom's Holy Light . . ."

In this month of July, with Independence Day as a part of it, let us give thanks for the privilege of being an American. Let our song, as we think of our country, be:

*"Our father's God, to Thee,
Author of liberty,
To Thee we sing:
Long may our land be bright
With freedom's holy light;
Protect us by Thy might,
Great God, our King."*

Recipe of the Month

Patsy's Chocolate Pie (ultra-smooth)

1½ cups sugar
2 tbsp. flour
3 tbsp. cocoa
1/2 tsp. salt
1 large can (15. oz.) evaporated milk
4 large egg yolks, beaten
2 tbsp. melted butter
2 tsp. vanilla

Meringue

4 large egg whites (room temperature)
1/2 cup sugar
1/4 tsp. cream of tartar
1/2 tsp. vanilla

Sift together sugar, flour, cocoa and salt. Add milk, beaten egg yolks, butter and vanilla. Mix well. Pour into pastry-lined 9-inch pie pan.

Bake at 425° for 10 minutes, then reduce heat to 325° and continue baking for 30 to 35 minutes, or until firm.

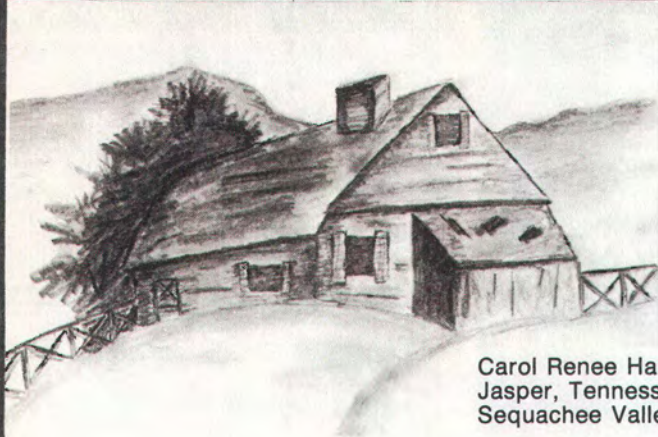
Beat egg whites until frothy. Add cream of tartar, then add sugar very gradually and beat until stiff. Add vanilla. Spread meringue lightly on pie. Bake in 325° oven until lightly browned (20-23 minutes). Cool on cake-cooling rack.

Uncle John's Page

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

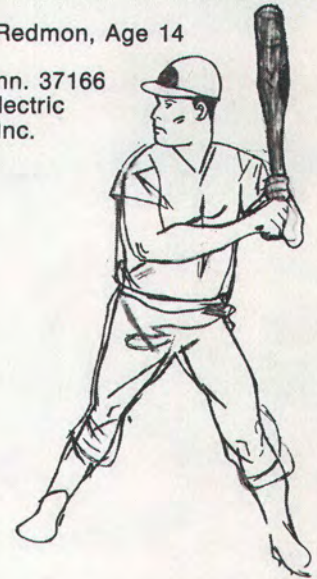
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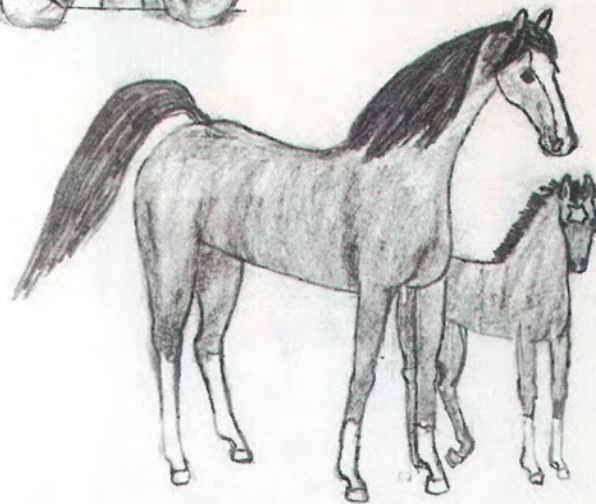


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AIR CONDITION YOUR HOME

Air conditioning is the process of treating air so that its temperature, humidity, cleanliness and distribution are controlled simultaneously to meet the cooling requirements of the conditioned space.

A properly designed air conditioning system performs four basic functions. It cools the air to a comfortable temperature, it controls the cleanliness of the air by filtering out most pollen and dust particles, it reduces the relative humidity by removing moisture from the air so well that all conditioned areas receive an adequate supply of clean, cool air.

Hot, sultry, sticky summer days and nights melt away into cool, moisture-free hours of comfort

when you install electric air conditioning in your home. Every room in your house maintains the temperature your family desires with the simple flip of the switch.

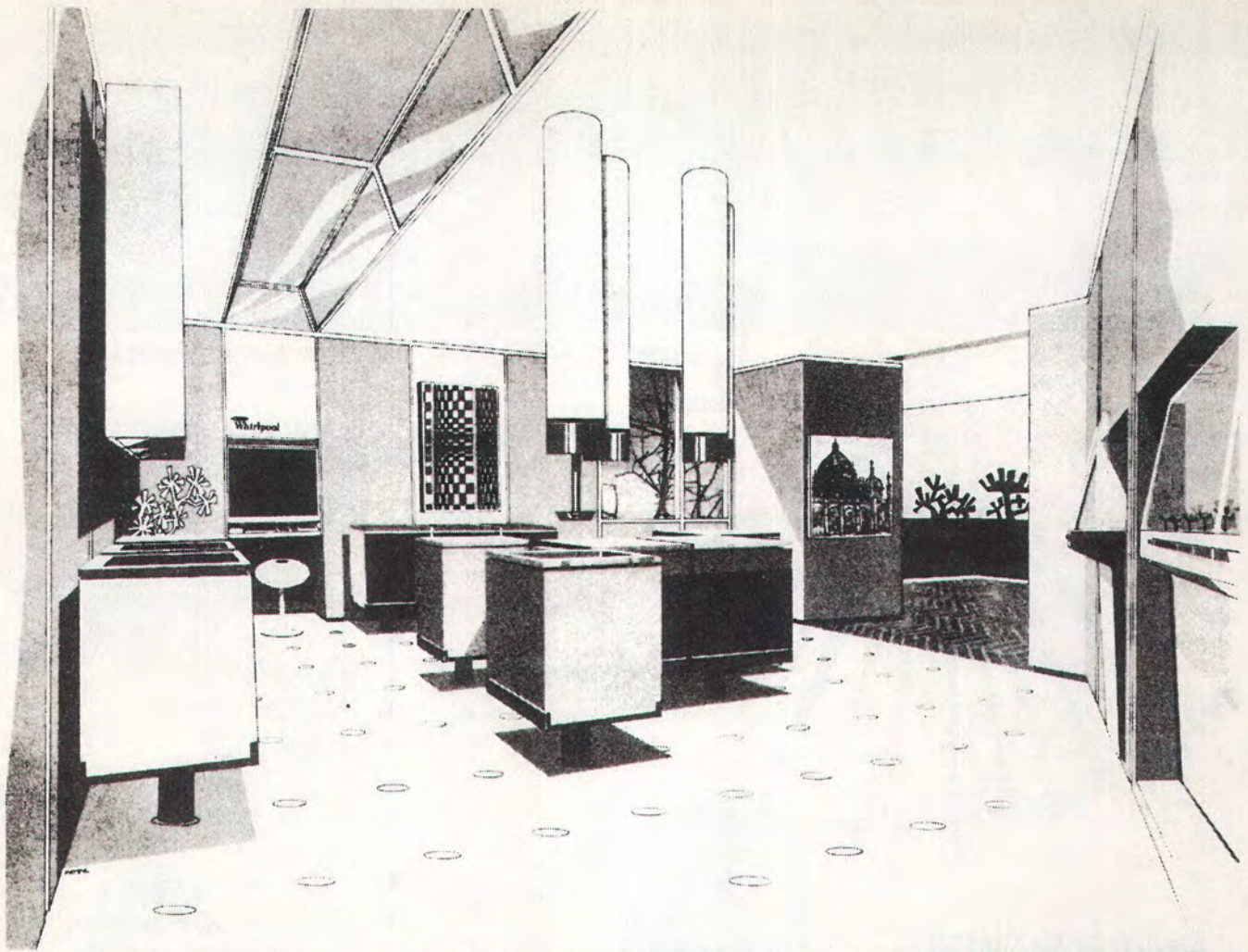
Proper insulation is important, too. You get maximum efficiency and even more economical service when your home has insulation protection against the discomfort of hot summer air. After all, electricity is just too important to waste!

Make the clean comfort move to electric air conditioning today, before the hot summer months catch you in a sweat. And have an expert check your insulation. For summer comfort, clean electric air conditioning and proper insulation go hand in hand!

Air conditioning's advantages are many

- *More comfort*
- *Fewer allergy problems*
- *Less dirt-less cleaning*
- *Gentle circulating air*
- *Happier dispositions*
- *Higher resale value of property*
- *Fewer mildew problems*
- *Better appetites*
- *Less noise from outside*
- *Better sleep*
- *Healthier environment*
- *More family activity at home*
- *Less moisture*
- *Less laundry and dry cleaning*
- *Control of objectionable odor by use of special filters*
- *Broadening of your hospitality*





COOKING SPACE AGE STYLE

■ Tick-Tac-Toe? No, it's not just a game — it's also a modular kitchen design concept which would enable the housewife of the future to periodically redesign her kitchen whenever it suits her fancy.

Appliances are housed in cubical units. These units, on a pedestal, can be moved about the kitchen, permitting the woman to plan one layout when she moves into a house and another as her family demands change or whenever it suits her fancy. It's kind of like playing a game of Tic-Tac-toe — hence the name, "Tic-Tac-Toe kitchen."

The mobility of the units is achieved by having plumbing and wiring available at several dif-

ferent locations around the kitchen floor and walls.

Each small circle on the floor conceals the connections for the utilities. The housewife merely lifts off the cover circle, drops in the pedestal and the cubical unit automatically plugs into the utilities.

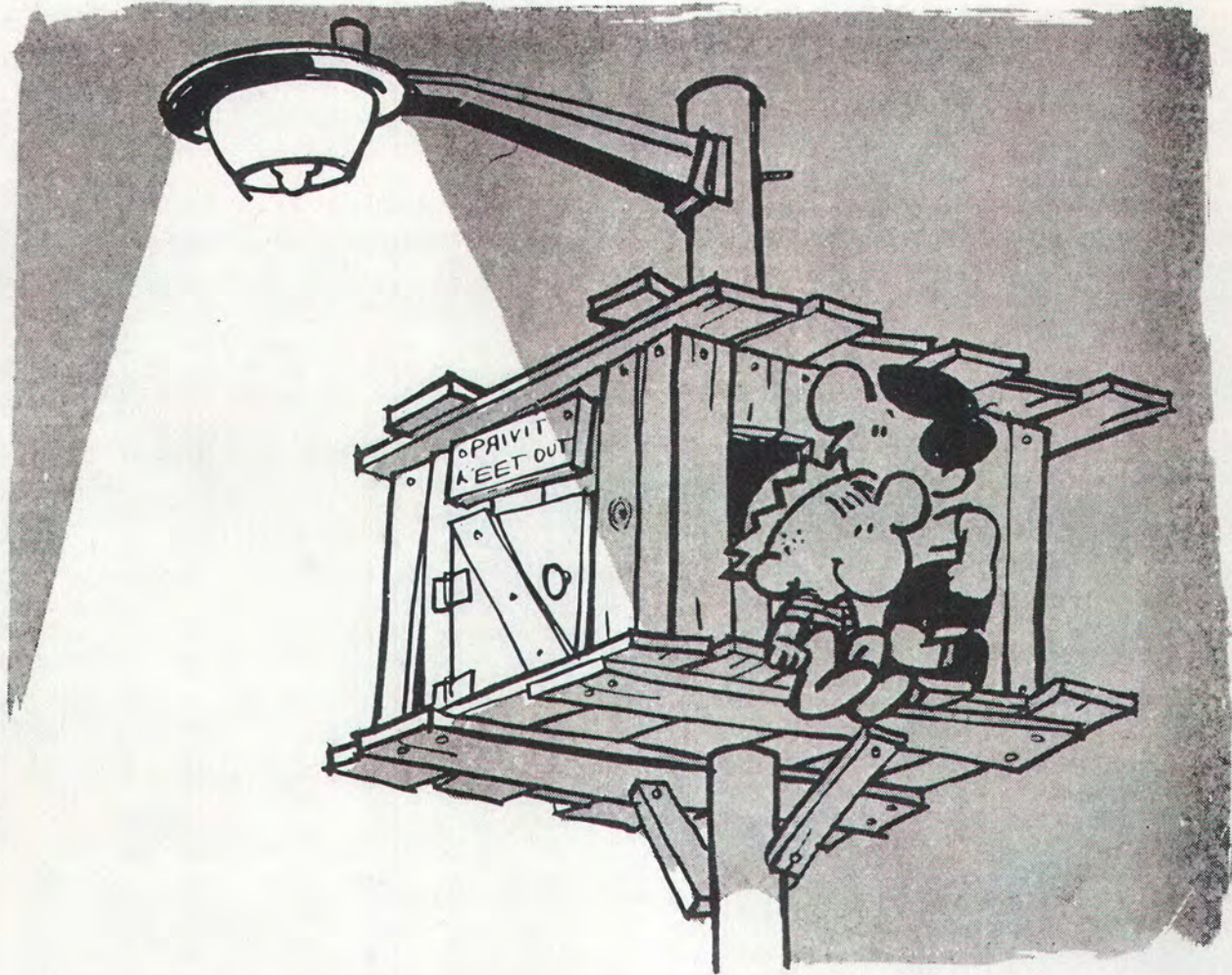
A touch of a button or foot lever raises or lowers the appliances, which are hidden in each unit. For example, if Mrs. Housewife wanted to check on how the meat was doing in the oven, she would push a button. The oven would come up, she would check on the meat, and lower it down again out of sight.

In one section of the kitchen is a computerized "read out" panel which enables the housewife to check inventory of clean clothes, meals, individual foods and beverages, paper supplies, linens, etc.

The computer also has a direct connection to the local supermarket and various supply stores which allows it to do the family shopping when inventory runs low.

The kitchen is also equipped with a special electronic washer which analyzes the wash load and determines the proper water temperature, detergent and agitation cycle for the kind of soil in the family laundry.

Every Home Deserves a Security Light



There are many good reasons why so many homes benefit from outdoor electric lights.

A Security Light automatically turns itself on at dusk; off at dawn. Your yard, barn and outbuildings are well lighted so you have hours added to your day. No more stumbling around in the dark; fewer dangerous slips and falls.

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Costs only pennies a day. Ask your rural electric system for complete information.



Timely Topics

TOBACCO PESTICIDES SHOULDN'T BE MISUSED

When you see that your tobacco fields need insect controls, be sure you choose a chemical that is allowed for use, says a University of Tennessee entomologist.

"There are some materials that have been used in the past that no longer can be used," reports R. P. Mullett, associate professor with the U-T Agricultural Extension Service. "Be sure you are using recommended materials and not some that are illegal."

Mullett points out that TDE and DDT are two materials that definitely should not be used on tobacco. Some others are toxaphene and arsenicals. They have no labeling approval for use on tobacco. Any mixtures of tobacco insecticides containing these materials cannot be used either.

"Despite these bans which went into effect last year, checks of tobacco in the state showed that some producers used TDE and DDT on the 1971 crop," Mullett says.

This year growers again will be required to certify, prior to being issued a marketing card, that they did not use TDE or DDT on their crop, the entomologist adds. Testing equipment is in use that can find pesticide residues that are present in parts per billion. A part per billion equals one ounce in one thousand railroad tank cars that hold eight thousand gallons each.

Misuse of pesticides can only result in more stringent regulation and even outright withdrawal from markets of more pesticides, herbicides, fungicides and insecticides, Mullett says. Non-allowable usage is misuse. Don't be a party to causing the loss of these valuable agricultural tools.

For more information on tobacco insect control materials, get a copy of SP 91, "Tobacco Pest Control," from your local Extension office.

CONSIDER THE SOIL WHEN SELECTING A FUTURE HOME SITE

Families and communities can avoid costly building mistakes by studying the soil at the site of their new homes or developments, according to a University of Tennessee soils specialist.

"Information about the soil at the site can indicate potential problems before large investments are made," says James H. Robinson, associate professor with U-T's Agricultural Extension Service.

He explains that a soil survey is an inventory of the soil and related factors. Proper land use guidelines can be developed from the survey. Planners, builders, developers, contractors, real estate brokers and others should make use of soils information if they are interested in the welfare of the community and the individuals they serve.

Robinson says that a detailed soil survey can answer some important questions before construction begins. Is there a flood hazard? Don't select a home site on a flood plain. What are the soil limitations (if any) for septic tanks or disposal fields if public sewer facilities are not available? Is the high water table either temporary or permanent? Does drainage constitute a problem, both surface and internally? What is the soil's shrink-swell potential? What is the depth to rock or restricted layers?

Some other questions the soil survey can answer are: Will erosion be a problem? Are the soil conditions such that pipes will corrode and often need replacement? Will the soil properties allow for establishing lawn grasses, trees, shrubs and flowers?

Robinson says that the survey will also indicate where additional on-site examinations are needed. Equip yourself with this information before selecting a site on which to build your new home. Get a soils map by calling your local Soil Conservation District, Soil Conservation Service or Agricultural Extension Service office.

COUNT YOUR CORN STALKS

In order to make high yields of corn, you must have a relatively thick stand, according to a University of Tennessee agronomist.

"One way to answer the question of how many stalks of corn per acre you have is to measure 100 feet of row and count the stalks," says Joe D. Burns, associate professor with the U-T Agricultural Extension Service. "Many people have normal step or stride of about three feet, so 33 or 34 steps would be about 100 feet."

To produce yields of 100 bushels per acre, you need at least 100 stalks for each 100 feet of row, Burns explains. The approximate number of stalks per acre with different width rows when you have 100 stalks in 100 feet of row is: 36-inch row, 14,500; 38-inch row, 13,700; 40-inch row, 13,000; and 42-inch row, 12,400.

If you have 66 stalks per 100 feet, the corresponding stalk population would be 9,700; 9,100; 8,700; and 8,200. These, according to Burns, are not enough stalks to produce high yields.

CARE FOR NON-MILKING MEMBERS OF DAIRY HERD

Although summer is a busy time, dairymen should not neglect the non-milking part of their herds, advises a University of Tennessee dairy specialist. Heifers and dry cows must receive proper attention if they are going to be profitable next year.

"Younger heifers need to be fed enough to keep them growing," says William M. Miller, associate professor with U-T's Agricultural Extension Service. "They may need three to four pounds of grain per head daily. Older heifers need to be bred to calve at 24 to 27 months of age in keeping with when their milk is most needed. Those near calving should be moved close to the milking barn where they can be watched closely."

Miller adds that dry cows will probably need supplemental feed, especially just before calving. If pasture is short, they should be fed enough so that they will calve in good condition. Don't forget to include dry forage or silage in their ration if pastures start to dry up.

"Like the milking herd, heifers and dry cows need plenty of fresh water, salt and minerals," Miller says. "Shade and protection from flies should also be provided."

It may be easy to overlook these members of the dairy herd, but remember that next year's profit will be greatly influenced by the care given heifers and dry cows this summer.



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MOISTURE CONTROL OF INDOOR AIR

By James A. Griffin, Director
Electrical Development Department
Meriwether Lewis Electric Cooperative

Humidifiers and dehumidifiers are used to maintain indoor air at a specific level of relative humidity. Relative humidity is the percent of water vapor actually in the air compared with the amount the air could hold at the same temperature.

Relative humidity should be controlled for two reasons: (1) to prevent premature deterioration of the structure itself, and (2) to maintain enough moisture in the air for a healthy and comfortable environment.

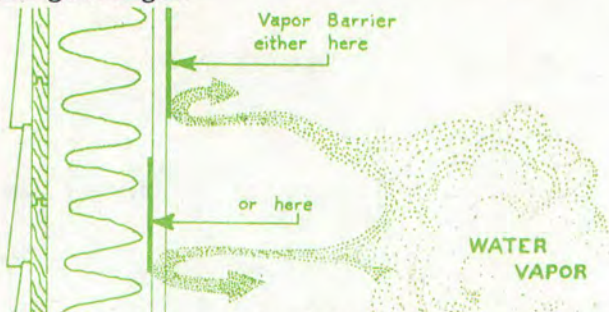
Outdoor Conditions . . .

Warm air holds more moisture than cold air. This means that moisture must be added when cold outdoor air is heated to room temperature. Moisture must be removed from warm, moist summer air to maintain a comfortable relative humidity.

Ventilation Rate . . .

Natural air changes occur when outside doors are opened, and when air comes through cracks around windows and doors. One to two natural air changes per hour are common. New, tightly constructed houses with weatherstripped windows and doors have less natural air change than older houses.

Natural air changes tend to lower indoor relative humidity during winter, and raise it during the summer. It is advisable to hold natural air changes to a minimum, but some air change is necessary to replace oxygen used for combustion in furnaces and gas ranges.



A vapor barrier such as 4-mil polyethylene or aluminum foil is installed to prevent the passage of water vapor through ceilings, walls and floors. The vapor barrier must be installed on the "warm wall" (beneath the plaster or plaster board).

Vapor Barrier . . .

Water vapor (moisture) will penetrate wood and most insulation materials if no vapor barrier is present. This may result in wet insulation, peeling paint and premature deterioration of the building.

It is difficult to install a vapor barrier in an older house. Two to three coats of a good quality alkyd semi-gloss paint, preferably over a base coat of aluminum paint, afford fair vapor protection.

Moisture Sources . . .

Activity	Pints
one shower	1
10 pounds of clother dried (on lines or in unvented dryer)	10
washing 10 pounds of clothes	2
cooking a meal for 4 people	1
washing dishes	1
breathing and perspiring	3 per day

Breathing and perspiring are the only constant sources of moisture added to the air. The other sources add their moisture over relatively short periods of time.

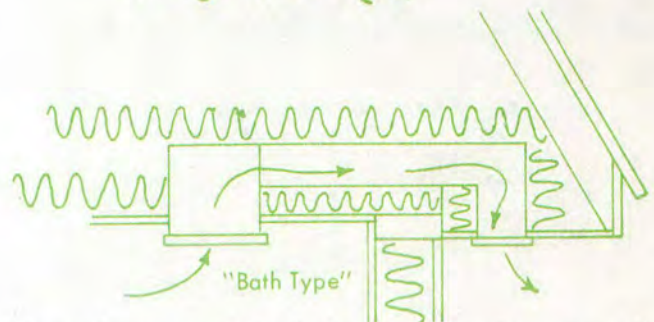
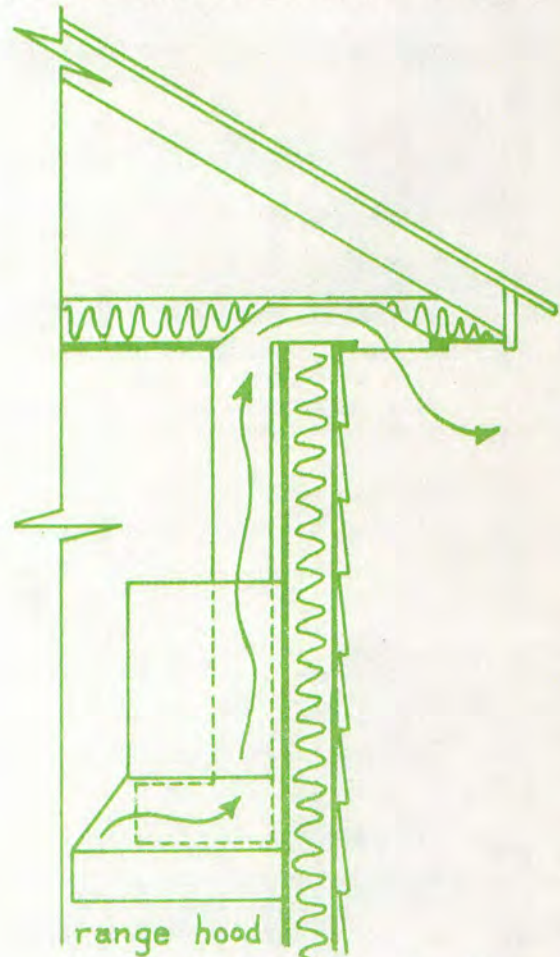
Low Relative Humidity

A low level of relative humidity is indicated when static shocks result from walking across a wool rug and touching a metal object such as a door knob.

SOLUTION-Humidifiers raise the level of relative humidity by adding moisture to indoor air.

High Relative Humidity

A high level of relative humidity is indicated when excessive moisture condenses on windows in winter, and when basement walls "sweat" in summer.

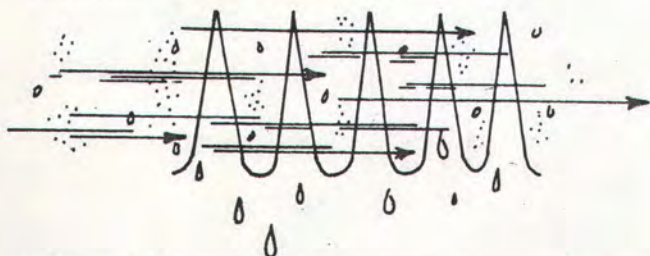


Exhaust fans are used in the bathroom, laundry room and kitchen to remove odors and moist air. Moisture is produced so rapidly in these areas that it is a menace.

SOLUTION—High relative humidity problems can be relieved by removing the source of moisture or by installing exhaust fans in the bathroom, laundry room and kitchen (close to sources of moisture). Dehumidifiers are often used in the basement during summer months to lower the level of relative humidity.

Dehumidifiers

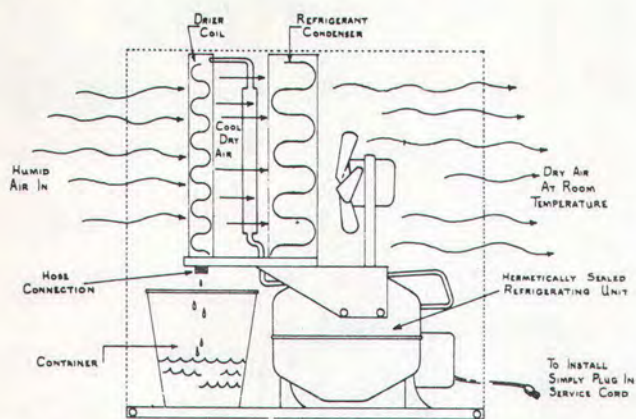
Dehumidifiers remove excess moisture from the air by condensation. They are often used in home basements during the summer.



A Dehumidifier removes moisture as air passes thru . . .

Moisture must be removed from basement air to maintain a comfortable relative humidity. Personal discomfort is not the only effect of high relative humidity, however. Other effects of high relative humidity include growth of mildew on leather, furs, books, and other stored valuables; swelling or warping of wood which causes doors and drawers to stick or table tops and other wooden surfaces to warp; rusting of tools, equipment and other metal objects; and sweating of cold water pipes.

Air conditioners remove moisture as they cool air; therefore, an air conditioner may be used in some cases instead of a dehumidifier.



A dehumidifier uses a refrigeration system to remove moisture from the air. Moisture condenses on a cold "drier" coil.

How It Works . . .

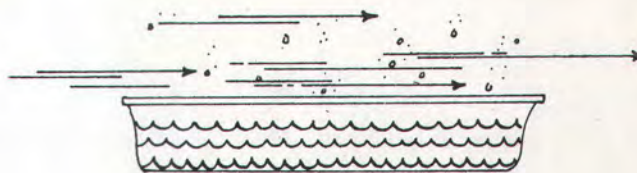
Since cold air cannot hold as much moisture as warm air, warm air that is cooled must give up or release moisture. Dehumidifiers use a refrigeration system to cool air. Moisture condenses on the drier coil and the air is heated back up to room temperature by the refrigerant condenser.

Humidifiers

During the winter, practical levels of relative humidity are 30 to 50%. Older homes that are not tightly constructed, may have levels of relative humidity lower than this. A humidifier is used in these homes to raise the relative humidity by adding moisture to the air.

Some new tightly constructed homes have the opposite problem—too much moisture. This problem is often solved by installing exhaust fans in the kitchen, laundry room and bathroom.

Humidifiers use hot water, hot air or large evaporating areas for efficient operation. Electric fans are used to provide air circulation, and rapid moisture distribution.



A Humidifier adds moisture as air passes thru . . .

There are many types of humidifiers. Some are designed to be used with a forced warm air furnace. Others are separate units with their own circulating fan.

Furnace Type . . .

These humidifiers are mounted in or near the plenum (large air duct) of a forced warm air furnace. This location allows the humidifiers to take advantage of the hot air produced by the furnace. Air circulation is provided by the furnace fan. Water surface area is increased by using porous plates, pads, screens or mist.

Portable Types . . .

In portable humidifiers, moisture evaporates as a fan circulates room air through a "wet" pad. The pad may be either a rotating pad or an evaporative pad. An immersible electric heater is installed in the water reservoir of some portable humidifiers to increase the amount of water evaporated.

Selection and Use

The type of heating system in your home may limit your choice of humidifier. For example, humidifiers that are designed to be placed in the plenum of a furnace can be used only with a forced warm air furnace. When you choose a humidifier consider the following:

CAPACITY—the water evaporating capacity of humidifiers may be expressed in pounds per hour, pints per hour, or gallons per day. One pound of water is about equal to one pint, and one pint per hour is equal to three gallons per day.

When humidifier is needed, estimate the required capacity by using the following rule of thumb: for each 10,000 cubic feet use (1) two pounds per hour for a tightly constructed house; and (2) 3½ pounds per hour for a loosely constructed house.

Example: a new tightly constructed house is 50 feet long, 30 feet wide and has a 10 foot ceiling. This is $50 \times 30 \times 10 = 15,000$ cubic feet. The humidifier should have $2 \times 1.5 = 3$ pounds per hour of water evaporating capacity if a humidifier is needed.

CONTROLS—a high capacity humidifier should be automatically controlled with a humidistat, according to the relative humidity of the inside air. Humidistats often become inaccurate, but they still offer fairly good control.

WATER SUPPLY—if the unit is not filled automatically, it must be filled by hand. A hand filled unit should have a water reservoir large enough to hold a whole day's water supply (8 gallons or more).

July 4, 1776 --- July 4, 1972

One hundred and ninety-six years ago, this month, the Declaration of Independence, the formal statement written by Thomas Jefferson and adopted on July 4, 1776 by the Second Continental Congress, declared the thirteen American colonies to be FREE and INDEPENDENT of Great Britain.

During the almost two centuries that have followed, our thirteen "colonies" have grown to fifty states, our population has increased several thousand fold and we have attained the status of being the most powerful and influential democracy on the face of the earth because, with the blessings and grace of God, we have continued to believe in FREEDOM and INDEPENDENCE, not only for ourselves but for all who want these cherished liberties.

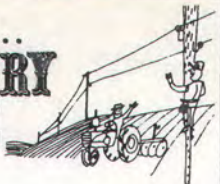
Among these cherished liberties are the freedoms of worship; to speak; to congregate; to pursue honest work and monetary gain; to organize and own and operate such services to ourselves as electric cooperatives; and to vote for the candidates of our choice, a privilege which we should especially bear in mind this Presidential election year. At the same time we should not confuse rights and privileges. We have the RIGHT to disagree without the PRIVILEGE of destroying, by force, those persons or things with which we do not agree.

Yes, it was 196 years ago that 56 brave and foresighted men signed their names to one of the most important documents the world has ever known — our Declaration of Independence. Because of those who wrote and signed it, because of those who, in their own times and ways — past, present and future — have done, are doing and will do all within their rightful powers to fulfill the intent of this great document, we can still say and sing with joy in our hearts:

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PUZZLE CORNER

June replies start our summer months of heavy mail . . . and this month is no exception!

Here is the way the June puzzle went:

A man offered a motorcycle for \$1,024; a year later his price was \$640; a little while after he asked a level \$400; and last week he was willing to sell for \$250. If he makes a consistent reduction what will his price be the next time he reduces it?

ANSWER: \$156.25 (37½% reduction each time)

Our winner for the June puzzle is Mrs. Conway A. Smith, Circle Point Drive, Cape Norris, New Tazewell, Tenn. 37825, a member of Powell Valley Electric Cooperative, who will receive \$10 from THE TENNESSEE MAGAZINE for her correct answer.

The second and third place winners of \$5 each are Samuel Bufford, P.O. Box 258, Whiteville, Tenn. 38075, a member of Southwest Tenn. E. M. C. and Mrs. James McClain, Route 1, Palmyra, Tenn. 37142, of Cumberland Electric Membership Corp.

Our puzzle for July will concern a strange problem of addition. This is a good one for our children out of school!

Father asked the junior members of his household at the supper table to write down five odd figures so that they would add up and make fourteen. Only one of them did it.

Let us hear from you!

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"CFC" Is Helping Solve Co-ops' Supplemental Financing Problem

By Clyde Denton
Information Officer

The average annual income of the average American family in 1970 was \$3,920. At the present rate of inflation, this family will be required to increase its income by 3.4 percent annually just to maintain its current standard of living. This means that by the year 1980, this average family must increase its annual income to \$5,729 just to stay where it is financially. This is an increase of \$1,809, or about 68 percent, in the next decade.

Of course, this presupposes that no additional, unforeseen expenses will be incurred during this period. In short, like the character in "Alice in Wonderland", the family is going to have to run twice as fast just to stay where it is.

The rural electric systems in the United States are in much the same position. The only difference is that these cooperatives can be sure that they are going to be required to face many additional expenses in the years ahead—a dramatic increase in the cost of everything they must purchase and use in order to operate efficiently and provide dependable service. In addition, environmental requirements are adding heavily to the bills the rural electric systems must pay.

Current projections indicate that the rural electrics will require from \$8-to \$10-billion within the next ten years just to keep up with demand. This is more than the total amount invested in rural electrification in its 37-year history. Translated into terms of individual system requirements, practically every rural electric cooperative will be required to double its investment in plant within the next decade.

Already, the rural electrification program's loan requirements are exceeding \$1-billion annually. A recent survey by NRECA indicates the need for \$2.2-billion in new capital by July 1973.

Where is this money to come from? Certainly, Congress cannot be expected to appropriate adequate funds for the REA loan program to meet all

these needs. The gap between the amount Congress has appropriated for the REA loan program each year and the actual program needs has been growing wider each year. Some means of filling a portion of this gap has been badly needed—a financing program that would serve to supplement the REA loan funds.

There is no question that REA has done its job well. From its beginning until less than two years ago, the rural electrification program looked to REA as its only source of growth capital. Using these loan funds, the rural electric systems—starting from a time when only 10 percent of the countryside was electrified—now have brought central station service to more than 98 percent of rural America. With approximately 1,600,000 miles of line, these systems operate about 44 percent of the nation's distribution lines, serving in 2,700 of the nation's 3,072 counties.

In Fiscal Year 1971, the rural electric systems constructed more than 25,000 miles of line. This is enough line to encircle the earth. Also, 245,000 consumers were added to the membership rolls. This is the greatest annual increase since 1950. Today, rural electric system service is reaching almost 21-million farm and rural people.

As industries have begun to look to the rural areas for room to expand—as residents are moving from overcrowded cities to make their homes in the countryside and commercial enterprises and service industries have sprung up to meet the needs of those rediscovering rural America—the demands being made upon the rural electric systems have become unprecedented, doubling every 7 to 10 years. Facilities which were once adequate to meet the needs of the sparsely settled, almost totally agriculturally-oriented rural area are no longer adequate to meet the needs of an expanding economy. Even the traditional farm user is demanding more and more electricity. The average use of electricity per farm and residential con-

sumer on rural electric lines has increased by 53 percent in the last decade.

Any way you look at it, these developments boil down to a growing need for money in large amounts. Just as it is today, this was the situation that faced the 23-man NRECA Long Range Study Committee in 1968 when that group was directed to explore methods of providing supplemental financing for rural electrification in an effort to stretch available dollars to the maximum extent possible. After approximately two years of study and analysis, consulting with experts outside the program, and seeking the suggestions of the program leadership, the Committee presented its final recommendations to the nation's rural electric systems at the Annual Meeting of the National Rural Electric Cooperative Association (NRECA), the rural electric system's national service organization, in Atlantic City, New Jersey, in March, 1969. The systems responded by adopting these recommendations by an overwhelming majority.

As a result, another set of initials was added to the rural electrification program to join the familiar REA, NRECA, etc. CFC, the abbreviation for the National Rural Utilities Cooperative Finance Corporation, became a part of the rural electric family.

While CFC represented a new approach to supplemental financing, there was nothing dramatically different about the basic concept. The rural electrics once again turned to the "cooperative" approach to meet a common need. By pooling their resources through a single coordinating agency, they set out to meet a portion of their own financial requirements.

CFC was created as a nationwide cooperative in the image of the local rural electric cooperative.

An independent, non-profit cooperative association, CFC was established in April 1969 for the primary purpose of providing a source of financing to its member rural electric

systems to supplement the REA loan program. Based upon the "self-help" concept, the institution represented the united determination of the rural electricians to do as much as possible to help themselves through the use of their own resources.

All cooperative or non-profit rural electricians which have borrowed or are eligible to borrow from REA are eligible to become CFC members. Each member, in addition to the payment of a nominal membership fee, subscribes in accordance with a formula to the purchase of Capital Term Certificates (CTCs) maturing in 50 years and bearing 3 percent interest.

Funds furnished through CTC subscriptions provide the initial capital for CFC and will constitute "equity" for CFC bond issues when additional funds are obtained in the private money market.

CFC is owned and controlled by its member rural electric systems. These members elect a Board of Directors to represent them in setting the policies and establishing the guidelines for the financing institution. These Directors serve without compensation and work long hours for the members they represent.

The CFC Board consists of 22 Directors — two from each of the eleven Districts into which the nation has been divided for the purpose of electing Directors. Directors from each District must be from states within the District. One must be a manager and the other a director of a member system. Directors from District 11, which is made up entirely by the District of Columbia, are designated by the Board of NRECA.

The Governor is the chief executive officer of CFC and is employed by the Board of Directors. He is responsible for carrying out the policies set by the Board and directing the day-to-day operations of the enterprise. He, in turn, employs a staff to assist him in specialized areas of CFC's operations. At the present time, CFC employs 37 persons in its offices in Washington, D. C.

To enable CFC members to obtain their capital needs which are beyond the amounts available from REA loans, CFC has established and placed into effect several types of loan programs designed to meet the specific financing needs of its members qualifying for such loans. These include long-term, secured distribution loans made concurrently with loans from REA, con-

current power supply loans, and 100 percent CFC loans. CFC also makes short-term loans for interim financing or emergency needs.

The initial CFC loans are being made from funds supplied CFC through Capital Term Certificates purchased by its members. As CFC needs additional funds, it will issue its bonds in the capital market. These bonds will be secured by a pledge of first mortgage notes given by the cooperatives for their CFC loans. In this manner, the cooperatives can obtain through CFC their needed supplemental long-term financing on a collective basis rather than each attempting to seek out and make individual arrangements with varying terms and conditions.

Since making its first long-term loan

on February 16, 1971, CFC has continued to move forward to help meet the supplemental financing needs of its members. Through May, 1972, the financing institution had approved a total of 438 loans of all types to its member systems, totaling \$97,663,000. Currently, CFC has a membership of 842 systems, including 775 distribution cooperatives, 33 power supply systems, 33 statewide associations, and one national service organization, NRECA.

The story of CFC makes it abundantly clear that when dedicated and determined people join together in a cooperative effort to provide for a common need, that need will be met. This is just as true today as it was 37 years ago when the first rural electric cooperatives were formed.

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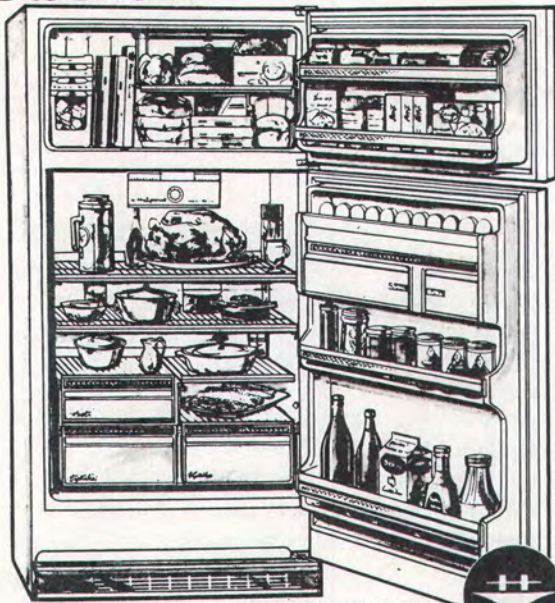
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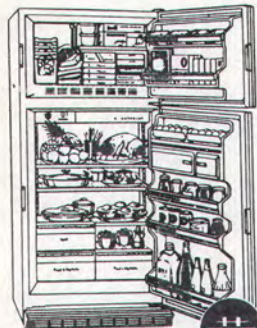
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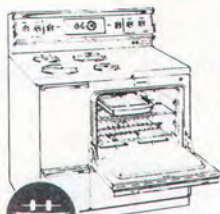


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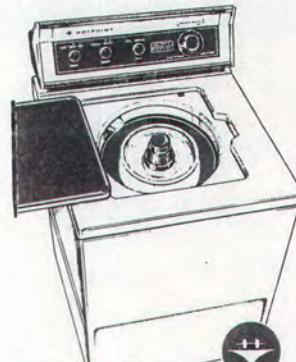
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