

SCOTTSBORO, ALABAMA

Bicentennial Showcase® **1776-1976**



Come Bank With Us, We Will Do More For You.

JACOBS BANK

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Downtown - Broad St. Branch - Hollywood

Fred Benson Carpet Co.

FLOOR COVERING SPECIALISTS

Authorized Dealer For:
MOHAWK CARPETS
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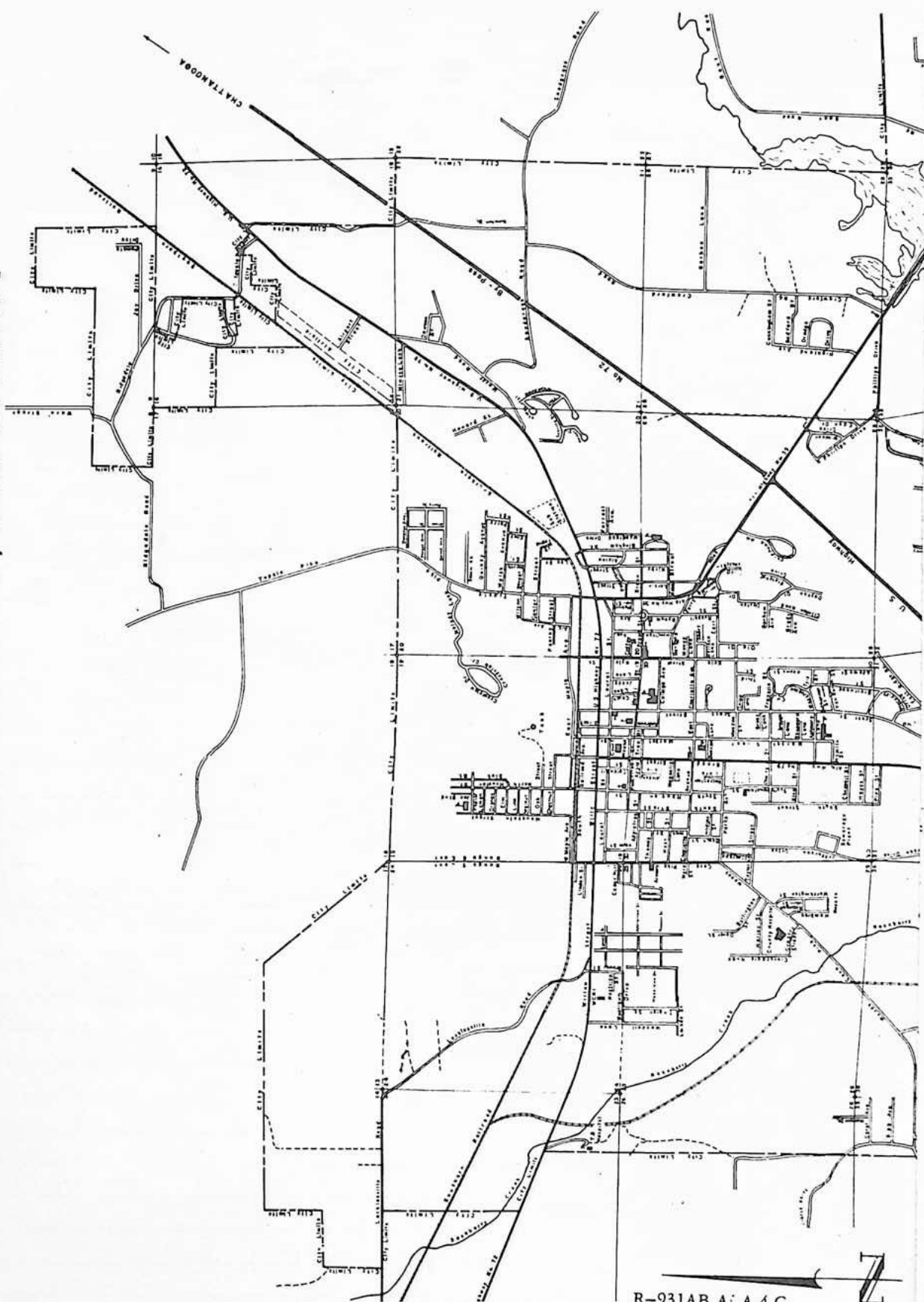
"EVERYTHING TO BUILD ANYTHING"
101 E. WILLOW - SCOTTSBORO, ALA.



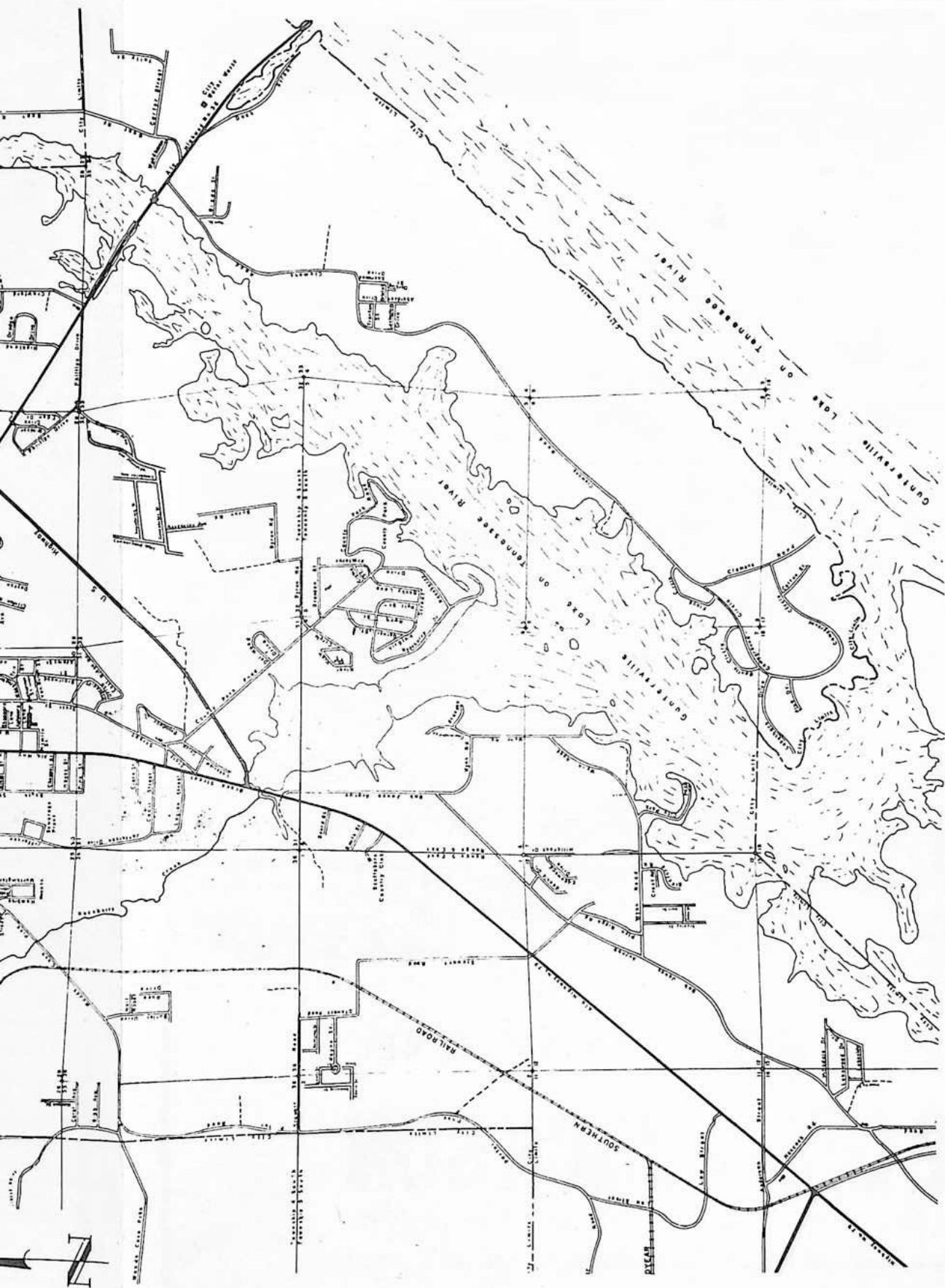
APPLIANCES & HEATING
& AIR CONDITIONING
SYSTEMS



MAP OF SCOTTSBORO, ALABAMA



R-931AB ALA 4 C

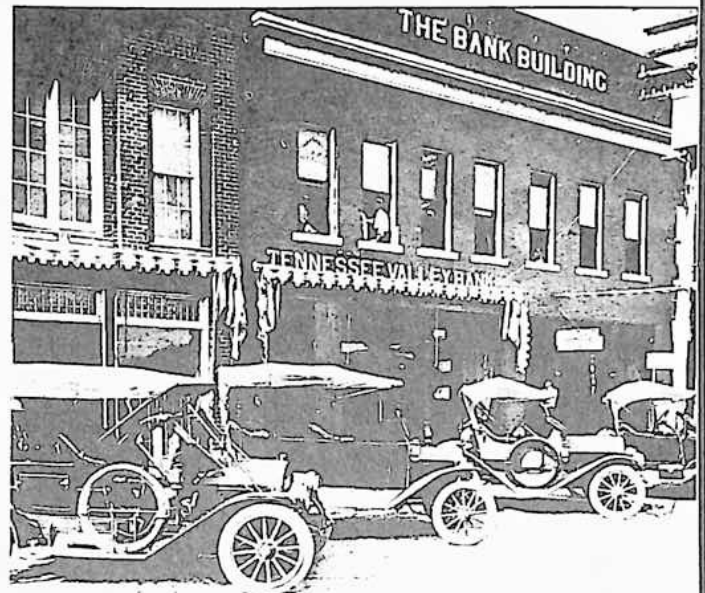


"A Pictorial Walk Thru Ol' High Jackson"

Courtesy of Walt Hammer



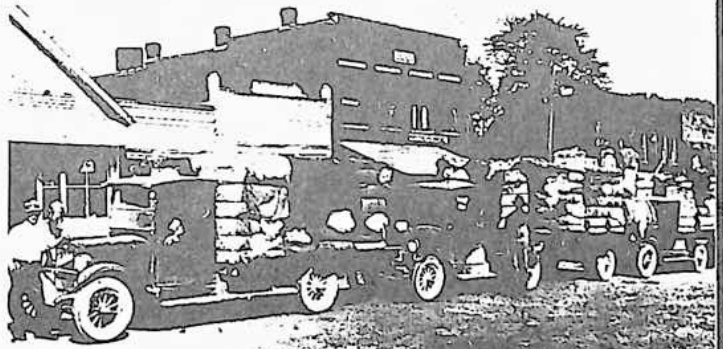
Scottsboro Main Street, 1908, 60 years ago. Picture taken in fall because of cotton wagons. W. H. Payne Drug Store in left corner. First delivery wagon on left believed to be owned by a grocer of the day, Mr. C. B. Beard. One thing is noticeably missing—not a car or truck in sight. The street was chert, which was muddy when wet and dusty when dry.



Reportedly these were the only four cars in Scottsboro in 1913. Note the First National Bank at far right.



A beautiful picture of an Ice Storm in Scottsboro in the late 20's.



Cotton didn't bring as much per pound in the 1920's, but this was a good crop for the man seated on the second truck.

OFFICIAL NEWSPAPER OF JACKSON COUNTY

JACKSON COUNTY SENTINEL

VOLUME 4—NUMBER 52

Scottsboro, Ala., Thursday, March 17, 1912

SUBSCRIPTION: \$1.00 PER YEAR

32 DIE IN JACKSON

TORNADO BRINGS GREATEST DISASTER IN HISTORY

Enormous Death and Property Toll In Alabama, Georgia and Tennessee

One of Jackson County's Great Tragedies. Jackson County headed the list of casualties that totaled 307 dead, and 1,575 hurt in the state of Alabama.

★
BROOKS H. BROWN
Manager



OFFICE SUPPLIES
FURNITURE & MACHINES

302 SOUTH BROAD STREET

SCOTTSBORO, ALABAMA 35768

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"We Sell The Best For Less"

SALES

SERVICE



12 Top Name Brands To Choose From
All Total Electric
Instant On Lot Financing

Bill Olinger
Owner

CALL
574-4411

801 S. BROAD SCOTTSBORO, ALA.

Russ Genter
Owner

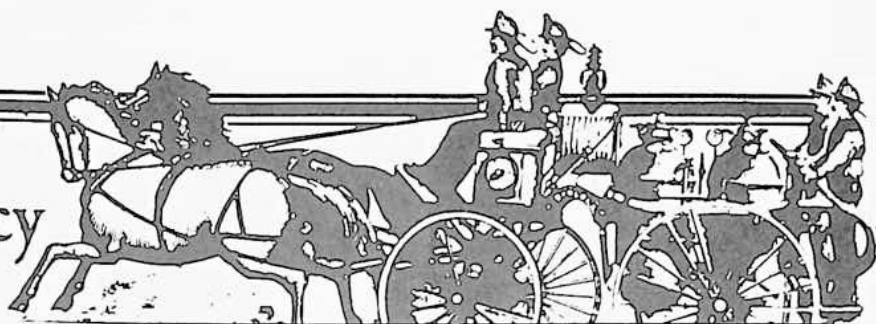
★
★
TOWN & COUNTRY
FURNITURE CO.

HWY. 35 EAST • SCOTTSBORO, ALA.
"Where Better Quality Costs You Less"

• MAGNAVOX SALES & SERVICE • QUALITY FURNITURE
• QUAKER MAID CUSTOM KITCHENS

574-4965

In Case of Emergency



The National Safety Council urges all citizens to write down numbers to call in an emergency.

Police _____ Ambulance _____ Dentist _____

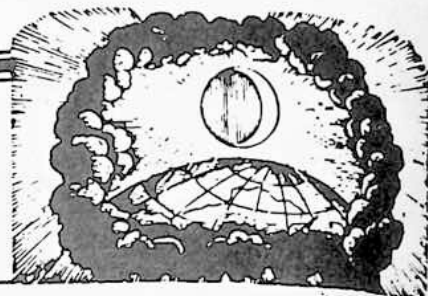
Fire _____ Doctor _____ Hospital _____

Frequently Used Numbers

BANK -----	J. C. Jacobs Bank -----	574-1516
BUILDER -----	Jim Walter Homes -----	574-4605
BUILDING SUPPLIES -----	W. J. Word Lumber Co. -----	574-3858
BUSINESS EQUIPMENT -----	Monroe Business Equipment -----	259-1800
CARPET -----	Fred Benson Carpet Co. -----	574-2907
CONSTRUCTION -----	T & S Construction Co. -----	574-5526
FURNITURE -----	Town & Country Furniture Co. -----	574-4965
INSURANCE -----	State Farm Insurance -----	574-3149
INTERIORS -----	Wimberly House Interiors -----	259-5416
MOBILE HOMES -----	Maverick Mobile Homes -----	574-4411
OFFICE SUPPLIES -----	Scottsboro Business Equipment -----	574-3441
PEST CONTROL -----	Cook's Pest Control, Inc. -----	574-4804
PIZZA -----	Pasquale's of Scottsboro -----	574-3662
PLUMBING & ELECTRIC -----	Johnson Plumbing & Electric -----	574-2440
RADIO -----	WCRI -----	574-1050
REALTY -----	The Brewer Agency -----	259-1144



Freedom of Worship



CUMBERLAND PRESBYTERIAN CHURCH	
315 S. Kyle -----	574-2575
CALVARY BAPTIST CHURCH	
County Park Rd. -----	259-0385
FIRST BAPTIST CHURCH	
215 S. Andrews -----	574-3308
HOLLYWOOD MISSIONARY BAPTIST CHURCH	
Hollywood -----	574-6311
RIDGEDALE BAPTIST CHURCH	
Rt. 4 -----	574-3345
TENN RIVER MISSIONARY BAPTIST ASSOCIATION	
Chatt Hwy. -----	574-6135
CHURCH OF CHRIST	
613 S. Broad -----	574-2489
SAINT LUKES EPISCOPAL CHURCH	
400 S. Scott -----	574-6216
TRINITY LUTHERAN CHURCH	
Hwy. 79 -----	574-4927
FELLOWSHIP METHODIST CHURCH	
S. Scott -----	259-0326
FIRST UNITED METHODIST CHURCH	
1105 S. Broad -----	574-2545
RANDELLS CHAPEL UNITED METHODIST CHURCH	
Rt. 5 -----	574-6685

Bicentennial Showcase® 1776-1976

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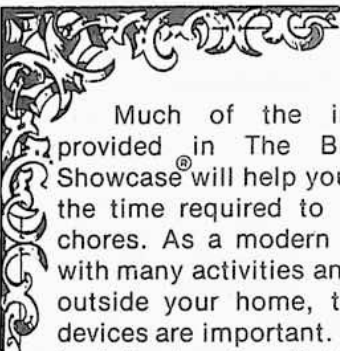
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Featuring a Special Bicentennial Center
Section about your Community

Bicentennial Showcase® 1776-1976

The Bicentennial Showcase® has been designed to look like much of the printed matter our nation grew up with. But, as you read it, you'll see it's an up-to-the-minute guide to the goods and services of modern-day America.

The craftsmen, shopkeepers, blacksmiths and bankers of years ago still exist in our society. Today modern tools, computer technology and jet-like progress may have changed their titles or their way of working but the basic premise is still the same: We need each other.

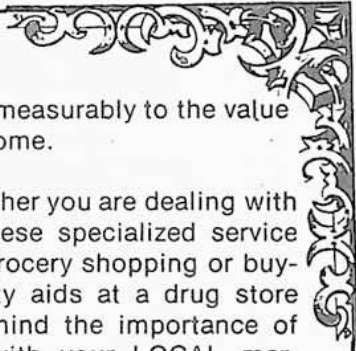


Much of the information provided in The Bicentennial Showcase® will help you cut down the time required to do routine chores. As a modern individual, with many activities and interests outside your home, time-saving devices are important. In addition to following the hints we have given in The Bicentennial Showcase®, you should also keep in mind the importance of using contractors for the repairs and maintenance of your home, rather than trying to do it yourself. Aside from saving valuable time, you'll save money. It costs less to have a local contractor make repairs properly the first time, than it does to have him un-do damage caused by unskilled do-it-yourselfers.

Your community probably has contractors skilled in doing electrical work, masonry, paving, lumber and millwork; contractors

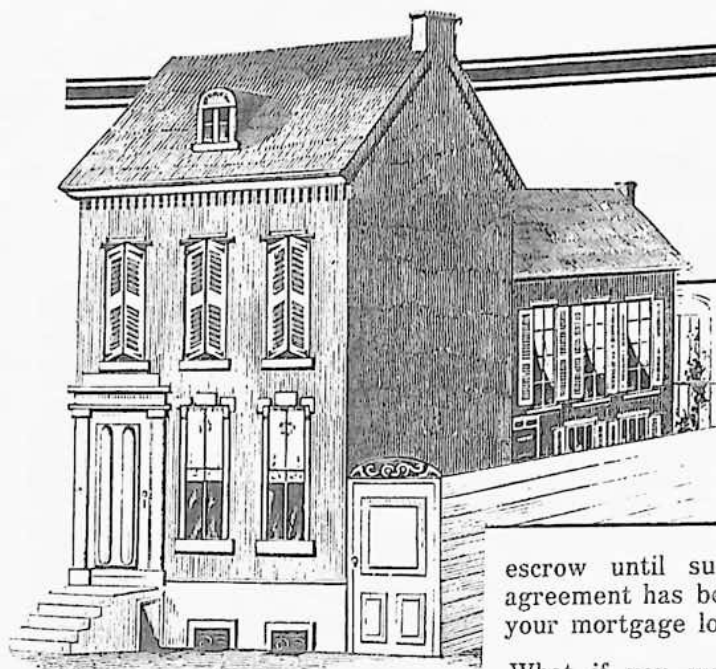
for the repair and installation of storm windows and screens, cesspools and septic tanks, swimming pools and fences. There are also contractors who do painting (both interior and exterior), well drilling, insulation work and fuel oil contractors who will deliver fuel as well as service your oil burner. You can also call a plumbing and heating contractor, roofing and siding contractor, and specialists who service and install air conditioning. Equally important is the man who exterminates, keeping your home pest-free and the man who will do your landscaping, providing a service which enhances not only the beauty but also the value of your home. Remember that each of these contractors is equipped to offer you expert and specialized service - take advantage of them. They will give you the best advice and service possible, saving you much time as well as

adding immeasurably to the value of your home.



Whether you are dealing with one of these specialized service people, grocery shopping or buying beauty aids at a drug store keep in mind the importance of dealing with your LOCAL merchants. All of these people are out to do business with you and believe that consistent business is the best business. Your local merchant will go out of his way to give you, a local customer, the best buy he can. By shopping locally you will save wear and tear on your car, not to mention gasoline in these times of energy crisis. If anything goes wrong, your local merchant will be immediately available to fix or exchange whatever it is. That's the modern way of continuing the American tradition of helping each other help build your community.

America grew on a spirit of cooperation. The Bicentennial Showcase® has grown into a daily household helper and a reference of the very cooperative people in your own community.



The American Real Estate Broker

For Americans, it has been traditional to declare independence by having a home of one's own. The American Real Estate Broker oversees that declaration of independence by being informed and informative, and by caring about the community he serves.

Choosing your new home is perhaps one of the most difficult things to do. After all, it is the largest investment most people ever make. To choose wisely requires time, effort, patience and, above all, expert advice.

If you are moving into an unfamiliar town or community it is always advisable to see your local **REAL ESTATE BROKER**. He will give you the advice you may need to make a wise decision, supplying you with detailed information about the town, the neighborhood, schools, taxes, shopping, transportation, houses of worship and other community facilities.

Your broker will have complete information on, and photographs of, the homes in the community which are listed with him for sale. This will enable you to eliminate many houses which are totally unsuited to your needs and budget, saving you hours of fruitless looking.

Generally a broker represents the seller, with the seller paying the broker's fee. As a buyer, the services offered by your broker cost you nothing.

Once your real estate broker has steered you to the home that meets your requirements, both in terms of your budget and in terms of your living comfort, he will bring you together with the seller and help negotiate a contract satisfactory to both parties. He can accept your deposit and hold it in

escrow until such time as an agreement has been finalized and your mortgage loan approved.

What if you want to sell your home? What services does a real estate broker offer you in that case?

A broker is employed by the seller. If you are selling your house, and you list it with a real estate broker, it is from you that he will collect his fee once a buyer has been found.

Selling your home can be as large a chore as buying it in the first place. Your home is an investment, usually a fairly substantial one. It is your broker's primary responsibility to see that you get the best return possible on your investment. To insure this, your broker will:

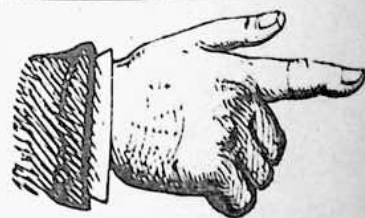
- Screen prospective buyers. A reputable broker can size up a buyer fairly accurately; he will be able to tell if the buyer is "window shopping" or is definitely interested in your home.
- Make pre-arranged appointments for viewing your home. Buyers will be able to look at your convenience rather than just dropping in while you're in the middle of dinner or in the bathtub.
- Know who is in the market to buy, saving you the costs of often useless advertising. His years in the business will bring buyers to him, sparing you the time and effort involved in doing this yourself.
- Bring you together with the buyer. He will help negotiate a contract which is satisfactory to both you and the buyer.

A respected broker always keeps in mind that he is acting for the interests of other people. He must be licensed by the state in which he works, and is subject to stringent rules and regulations. Although he is employed by the seller, he will do his utmost to satisfy the buyer, since the buyer may someday be the seller. The regulations under which he works are designed to protect everyone's interest.

Whether you are buying or selling a home, the primary motive is a good, rewarding investment. Your real estate broker is in the very best of positions to protect that investment, and help you get the most for your money.

Since your broker's business is to know your new community in detail, he can assist you by recommending reputable local business people.

Whether you are building a new home or remodeling an old one, a **GENERAL CONTRACTOR** is the most important person you will deal with. As a leader in the community, your broker will recommend to you a general contractor who is not only highly qualified, but reasonably priced.



The General Contractor

A modern day jack-of-all trades

America was built on a foundation of craftsmanship and talent. There is no one as talented at the craft of modern homeownership as the General Contractor.



Your **GENERAL CONTRACTOR** is the man principally responsible for the building or remodeling of most homes. To find a general contractor who is reputable and honest, check with your local real estate broker or your local bank. Both will have a listing of contractors in your area. Ask for references and take a look at one or two completed projects. As a businessman with nothing to hide, he won't resent your inquiry.

Your general contractor can either build you a house from scratch, or improve an old one. Either way, you are making a big investment and are protecting and extending the economic life of your home.

Specifically, your general contractor will:

- Arrange all financing for you. All you have to do is fill out papers he will bring you from his bank. (One advantage to this is that the bank knows what the job should cost and will finance the cost and that alone; you can't be cheated.)



- Arrange for all the specific sub-contractors (electrician, plumber, etc.). Their fees will have been included in his original estimate. Once you have approved of the cost and received the financing, you don't have to worry about paying the dozens of individual sub-contractors needed to finish the job properly.

- Know the building laws of your town and make sure that your home complies with all local ordinances.

- Guarantee workmanship, and service the warranty offered by the suppliers of the materials and products he installs.

If you are remodeling and have to live in your home while construction is going on, some of the things you can do to make it as painless as possible include:

- Make a list of the phases of work involved. You will know what is being done and when it will be completed.

- Make sure you have adequate storage space for your belongings, if they have to be packed away for the duration of the work.

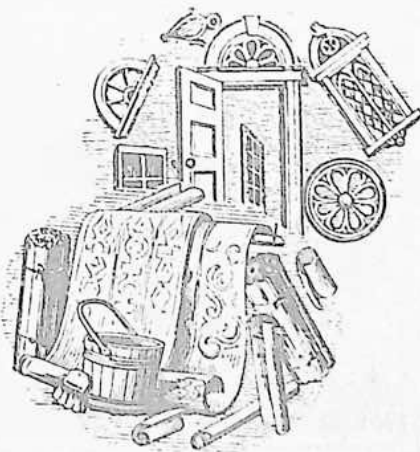
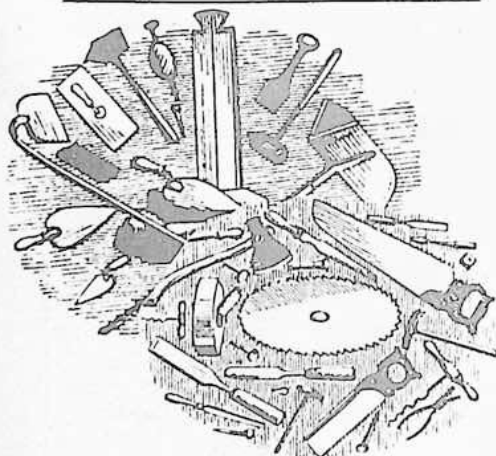
- Select materials to be used in advance. This will avoid unnecessary delays and expense.

- Check with the contractor about who will have responsibility for keys. He will need to get in and out of your home while the work is progressing and you should know in advance who will be responsible if you are not there.

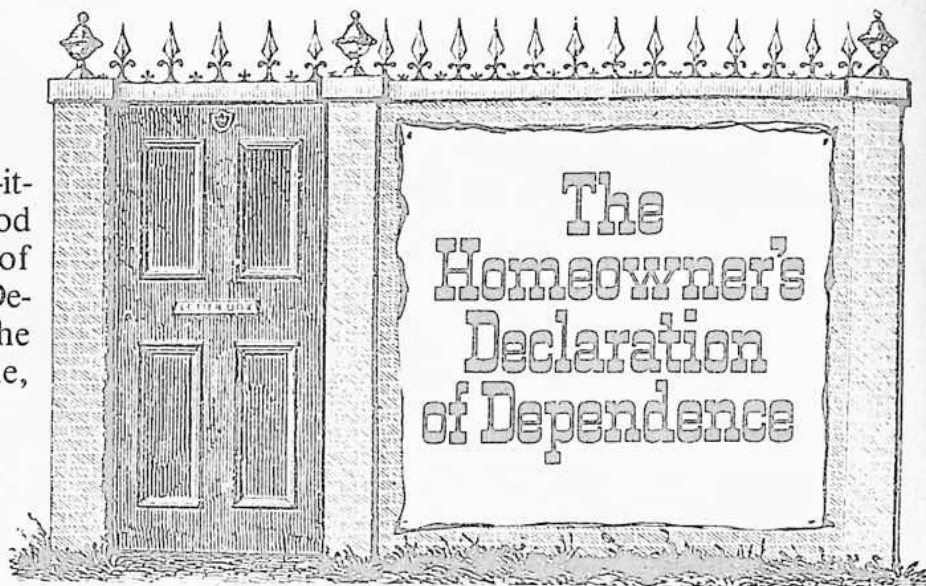
- Make sure furniture and carpeting are removed or well covered.

- Make sure you know when power and water will be shut off. You will avoid food spoilage if you know in advance.

Properly maintained and improved for better living, your home is likely to increase in value as time goes on by more than the cost of the improvements.

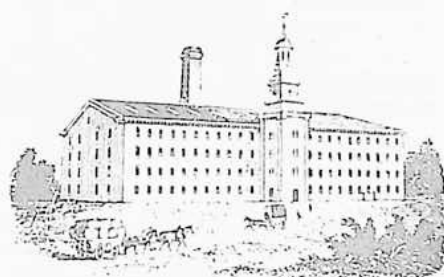


We've become a nation of do-it-ourselves. But, it's often good to harken back to our roots of individually-skilled experts. Declare your dependence on the experts and you'll save time, money and untold grief.



Whether your home is the first you've ever owned, or the last you intend to own, it is a major investment. You'll want to enjoy it and feel comfortable with it. You'll want to make it last and you'll want to keep its value high. You just want to protect your investment. How do you do that?

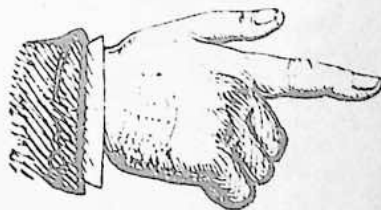
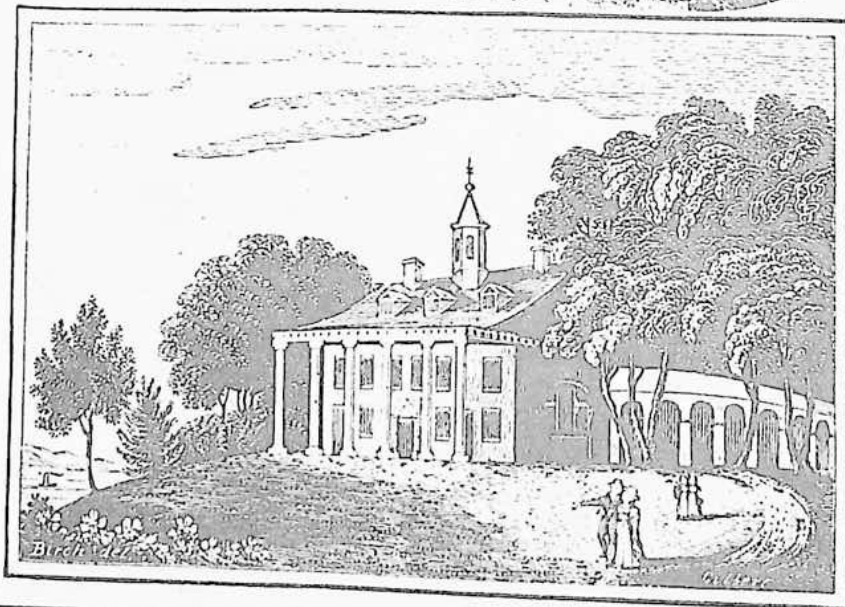
your house, if you can't easily, safely and securely fix it yourself, don't try. More people are injured, more extensive damage is done and more blood pressures raised because the amateur plumber, electrician or whatever, has neglected to consult his local contractors and repairmen.



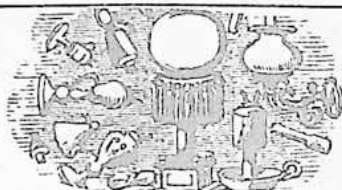
One of the ways in which you maintain the value of your investment is by, in most cases, **not doing it yourself**. The best of homes have things that go wrong and knowing where to go for advice and services is essential to any homeowner. No matter what is breaking down in



The following list will tell you what contractors are available to you and what services they offer. There are many items in your home that should be checked regularly to properly protect your investment and enhance the comfort and value of your home. Each of these contractors is equipped to offer you expert and specialized service — **Take advantage of them**. They will give you the best advice and service possible in order to help you realize the fullest value out of your home.

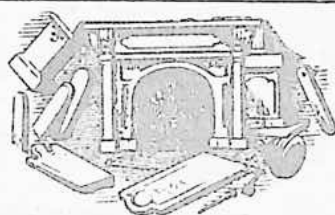


"We declare that after too many thumbs hammered, too much lumber ruined, too few happy do-it-ourself experiences, we realize it saves time, money and untold grief to leave it to the experts."



ELECTRICAL CONTRACTOR.

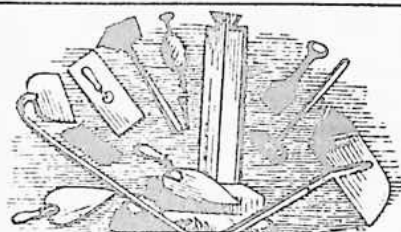
The wiring in your home was installed according to local requirements, and safety standards. It will accommodate a reasonable number of appliances, but be careful not to overload. Make sure you have enough amperage for your whole house; if you don't, you can cause a short circuit or a fire. When you add major appliances, be sure to check with your electrician. He will advise you if additional wiring is needed. If you have electric heating, he will check it over thoroughly once a year. If you are thinking of adding a room, your electrician can advise you on the feasibility of using electricity to heat the new room. A once a year check will insure safe and effective use of your electrical equipment and is a "must."



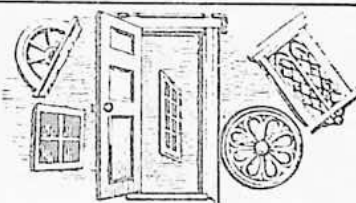
MASONRY CONTRACTOR. If your house has a basement, the walls are constructed either of concrete block or poured concrete. Concrete expands in the summer and contracts in the winter. Because of this expansion and shrinkage, cracks may appear. There is no way they can be permanently eliminated and though these cracks do not affect structural strength, they can cause leakage. The foundation of your home should be checked once a year by your masonry contractor and repaired as needed. He will also check your fireplace for cracks and other damage and check brick and cinderblock fences to make sure they are in good repair.



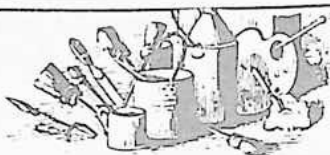
LUMBER AND MILLWORK. The structural lumber used in your home is all selected to provide a large margin of safety and durability. You will find, however, a certain amount of shrinkage and expansion in the wood in your home. This is perfectly normal and occurs for the same reasons it does to concrete. This is why moldings and trim seem sometimes to work out of their original fittings. It may cause doors to warp and cracks to appear in walls. Although this causes no structural damage, it is a good idea to keep woodwork in good repair. Your **LOCAL LUMBER COMPANY** will be glad to provide you with tips on how to do simple repairs, as well as all the materials you need to do them with. Your local lumber company will have precut wood for shelving, paneling for your new den, flooring, shutters, tile for simple bathroom repair, and many other supplies which will enable you to beautify your home. Your lumber company will also be able to supply you with brochures and other information to help you keep abreast of what's happening in the building industry.



PAVING CONTRACTOR. Your local paving contractor is also equipped to check concrete portions of your home. Cracks in your driveway may appear after severe summer or winter weather; your paving contractor should be called in to repair these immediately, before they enlarge and lead to expensive repair work. A well-paved driveway will help prolong the life of your car as you drive in and out, as well as enhance the value of your house from the point of view of landscape, usability and durability. Your paving contractor can also install and repair your patio, adding considerably to your investment. Make sure your local paving and masonry contractors come in once a year to check all concrete work; spring or fall is a good time to have this done.



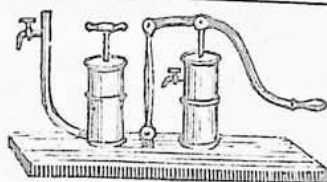
STORM WINDOW AND SCREEN CONTRACTOR. Good and sensible maintenance procedures require that windows and exterior doors be checked at least once a year. Storm windows should definitely be installed, if you don't already have them. They will prevent seasonal weather from making your home drafty and uncomfortable, and help you save on fuel bills. Your storm window and screen contractor will advise you as to what should be caulked or weatherstripped and what screens should be replaced. He will measure for storm windows or screens and insure that they are properly installed.



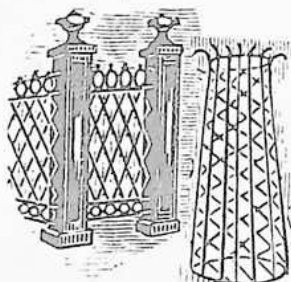
PAINTING. An important part of your investment is the exterior of your home. A good looking well-cared for exterior is an important factor in determining the value of your home for resale. Although the interior may look like a "do-it-yourself" project, it usually requires the services of your **LOCAL PROFESSIONAL PAINTER** to do the job properly. Your painter will be able to give you tips for preserving both interior and exterior walls of your home, and should be called in once every three years for external and internal paint jobs.



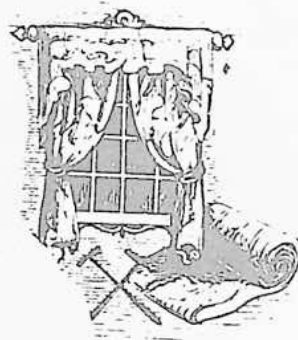
CESSPOOLS & SEPTIC TANKS. Septic tanks and cesspools present special problems for owners. Pouring grease into a line leading to a cesspool or pouring paint thinner down the drain, can cause serious problems, resulting in expensive repair bills. Your **LOCAL CESSPOOL MAN** should come in regularly for check-ups. He will advise you on money-saving chemicals and make sure everything is in good working order.



WELL DRILLING. Many homes have wells equipped with water pumps which feed water to your bathroom, kitchen and laundry room. This is a machine which requires periodic checking. It should be oiled and greased frequently in order to preserve the motor. Since a new well can be an expensive proposition, have your **LOCAL WELL-DRILLING CONTRACTOR** come in at the first sign of trouble.



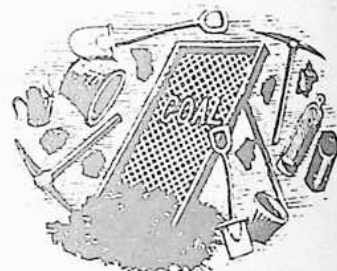
FENCING CONTRACTOR. A good fence is not only lovely and decorative, but gives a good margin of safety for young children playing near traffic. It insures your privacy while greatly enhancing the investment in your home. If you have a swimming pool, a fence around it is a "must" for safety's sake. Your local fencing contractor will be happy to come in and advise you on what type of fence will best improve your property. He will make sure that it is properly installed and maintained.



INSULATION CONTRACTOR. Proper insulation in your home is an important factor for comfortable living. It is also one of the best ways for substantially reducing your heating and electric bills. Have your local insulation contractor come in to check your home from top to bottom. He will advise you as to where you need insulation and will tell you what kind of insulation will be most effective in your home. He can also provide and install materials for sound-proofing, fireproofing and water-proofing.



SWIMMING POOLS. Many new homes now come equipped with swimming pools. A well-designed pool provides at-home recreation for the entire family and, at the same time, adds to your original investment. In order to keep your pool lovely and fun to use, regular maintenance is required. A pool must be cleaned before and after each summer's use; the filter should be checked every year. A poorly-working filter is a serious health hazard. Your **LOCAL SWIMMING POOL CONTRACTOR** will usually maintain equipment on an annual fee basis. He will also help design, and completely install, a swimming pool at costs to fit every budget.



FUEL OIL CONTRACTOR. In these days of energy crisis, it is most important that your oil burner be properly maintained. A dirty oil burner tends to break down frequently, as well as do an inefficient job of heating. Your local fuel oil dealer should be called in regularly to clean and check your system. A practical way to handle this is to ask your dealer to put you on automatic service. Aside from general check-ups, he will keep your oil tank filled at all times, preventing dirt and sediment from settling in the bottom of the tank. The cost of this service is nominal compared to the money you will spend on fuel if your heating system is not properly taken care of.



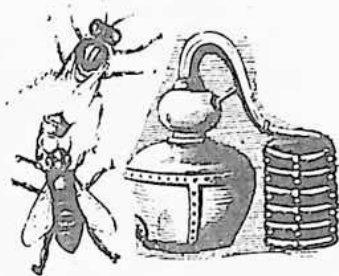
PLUMBING & HEATING CONTRACTOR. The plumbing and heating systems in your home are perhaps the two most important elements of comfortable living. Well maintained systems are also vital for insuring that the value of your house remains high. All pipes should be thoroughly checked at least once a year. Old sections should be replaced, loose joints tightened and fixtures that need repair taken care of. If an old pipe should break, damage can be extensive and costly, both inside and out. Since pipes "sweat", have your plumber wrap them with gauze. This insures that the joints will remain tight and will prevent condensation which makes pipes rust. You should also have your oil burner checked annually by your plumber. A poorly-cared-for heating system can cost thousands of dollars in unnecessary fuel bills. There may be an occasional failure of controls in your heating system; usually a simple adjustment is all that is needed, but it is an adjustment that is best left to a skilled service man. A yearly check up by your local plumber will also insure good service from him during an emergency.



ROOFING AND SIDING CONTRACTOR. The roof of your home is exposed 24 hours a day, and must withstand all weather conditions. As such, it should be checked at least twice yearly. Worrying about a roof when it starts to leak is too late. By that time, water has probably damaged ceilings, walls, floors or framing. Repairs to all these sections of your home can be more costly than a new roof. Signs of an old or poorly installed roof are blistered, buckled, broken or cracked shingles, an uneven roof surface, shingles that look flat and dull because the surface has worn off. When your roofer comes (spring and fall are the best times for repairs), he will not only make sure all fittings on the roof are tight and holding up well, he will also clear out gutters and leaders that may have become clogged with leaves and other matter. He will make sure that downspouts deposit water away from your house to avoid flooding. He can also install sidings as another protection against damage to the exterior of your home.



AIR CONDITIONING. Whether you have central air conditioning, or individual units, it is another piece of mechanical equipment that needs regular check-ups and repairs to keep it functioning properly. Filters must be changed every year; this will add years to the life of your air conditioner. Have your **LOCAL AIR CONDITIONING SERVICE MAN** come in the early spring to check your units and change the filters. That way, you will be sure to have it in working order during the uncomfortable summer heat.



EXTERMINATING. Exterminating is very important for the protection of your investment. A home infested by termites can suffer extensive structural damage and be nearly impossible to sell. Termites and other pests are also a hazard to your health. Termite control is inexpensive compared to the damage that can be done without it. Your **LOCAL EXTERMINATOR** should be called in at least four times a year to keep your home pest-free. He will provide regular service on an annual fee basis.



LANDSCAPING. Your **LOCAL LANDSCAPER** can provide designs that will enhance the beauty of your home immeasurably, while adding thousands of dollars to the value of your house. Although gardening gives many people pleasure, initial landscaping should always be done by a professional. He will know what shrubs and plants will grow best in your soil and how to transplant them from a nursery for lasting beauty. He will show you how to maintain your garden and come in once a year for a check-up.

From Early American to Danish Modern

Individualism is the cornerstone of everything American. Interior decoration is one of the most personal and direct ways of saying who we are and what appeals to us.

The interior of your home is where you spend most of your time, so it stands to reason that particular care should be taken so that you're comfortable within it.

Although home furnishings are entirely a matter of personal taste, there are some basic guidelines to follow no matter what kind of furniture you have, or what kind of arrangement you prefer.

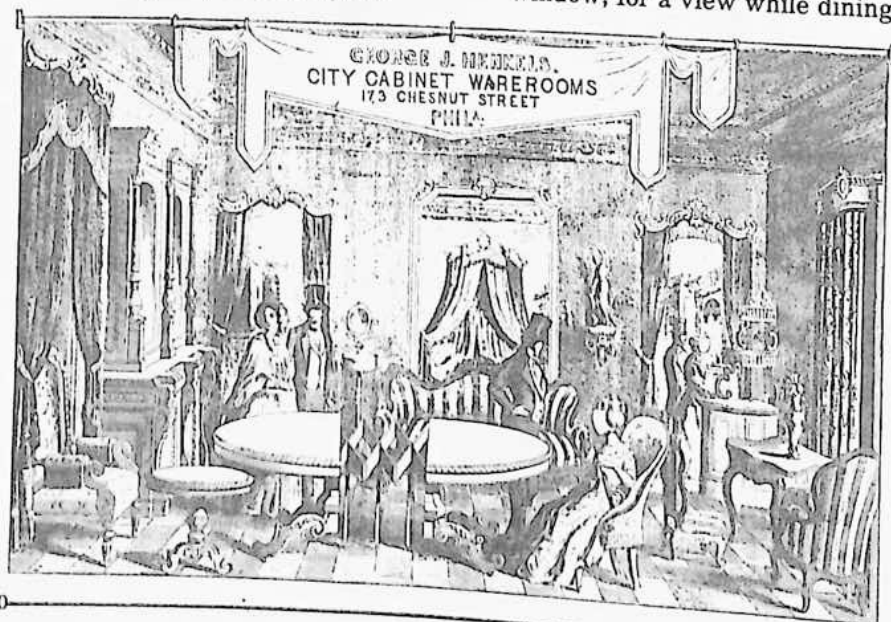
- Don't crowd a room. In your living room be especially careful not to place large pieces so that they make walking around difficult.
- If you have a large piece of furniture, be sure that it is balanced with another large piece, or a small one in a dark color. If you don't, your room will look off-balance. Also, large furnishings should usually be in a dark color, and should be placed parallel with walls.
- Decide how many 'conversation areas' you would like to have. Arrange furniture so that people can be close together in groups for easy conversation.
- Make sure each part of a room is well lighted, without glare.
- Give close attention to accessories. Choose them early, while selecting your other things and not after you've bought everything else.
- Be careful in selecting your fabrics. Decide whether you want washable fabrics, or more elegant things that have to be dry-cleaned. If you have young children, your fabrics will have to be sturdier. Patterned fabrics are good, but don't get too much design.
- If you have a dining room you need not be restricted to the conventional arrangement of a table in the center of the room, surrounded by chairs. You can locate your dining table near a window, for a view while dining.

You can also form two or more groupings of small tables. When you want to serve a large group, the tables can be combined.

- Be sure your furniture is related in scale to the size of your room. Obviously, a large, bulky cabinet would be out of place in a very small room.
- In a master bedroom, there is usually only one wall long enough to take a large bed or two twin beds side by side. However, twin beds can be placed catty-corner or end-to-end on one wall. This may open up space for a large dresser, or a small grouping of chair and table.
- In children's rooms, consider bunk or trundle beds to allow more space for play.

Although many people enjoy doing their own decorating, you may find that the services of a professional interior decorator can be invaluable, particularly with rooms that are an odd shape or size. Freelance decorators make their commissions from the places where they buy, so their services are not as expensive as you might think.

Remember, whether you do it yourself or have a decorator do it, you have to live with it. Make sure that your home represents your taste and reflects your own personal lifestyle. The furnishings that make up the interior of your home can be a large investment - make it one you are happy with.



The Great American Dream Machine

Perhaps the most significant and far-reaching example of American ingenuity is the automobile. We're a nation of cars and we're just beginning to learn the responsibilities of owning and operating them.

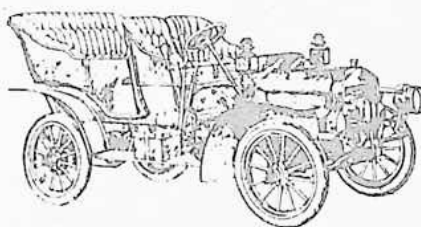
After your new home, perhaps your largest and most important investment is your car. Your car transports you and your family to work, to school, to social events, takes you on vacations and is absolutely necessary for performing a myriad of everyday tasks. Not only must your car be reliable and as trouble-free as possible, it must also be safe. This section is designed to give you some tips on how to buy a car and how best to maintain it in top condition.

HOW TO BUY A CAR

- The most important factor in getting what you want when you shop for a car is the salesman. Be honest with him; tell him what you are looking for, what your requirements are and how much you can afford to spend.
- Many times people will go far outside of their community to look for a deal. Don't. Most car dealers believe that consistent business is the best business and will go out of their way to give local customers the best buy they can. Convenience of service is another major consideration in purchasing from your local dealer.
- When considering a new car, don't always look for the cheapest price tag. Sometimes this will cost you a considerable amount of money in potential resale value.
- When trading-in your old car for a new one, be sure it is in the best condition possible. It can mean

several hundred dollars more on your old car if it is cleaned and polished inside and out.

REMEMBER — YOUR DEALER IS OUT TO DO BUSINESS WITH YOU. HE WILL ALWAYS GIVE YOU AN HONEST DEAL.



HOW TO KEEP YOUR CAR IN TOP CONDITION

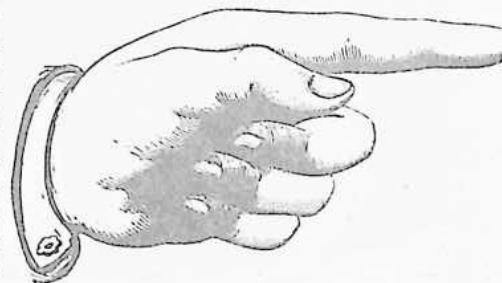
Every car needs attention to keep it in top condition, and the benefits of car care considerably outweigh the costs. Some of the things you should pay particular attention to are:

Having Your Car Washed and Polished. Whether you live in a city or in the country, chemicals in the air and on the road will eventually cause wear and discoloration. Grime should be removed on a regular basis to prevent this. In a cold climate, salt corrosion will also eat away at your car's finish. Your **LOCAL CAR WASH** will have the special cleaners and

polish needed to guard against such corrosion.

Oil Change, Chassis Lubrication and Change of Oil Filter should be done at intervals recommended in your car manual. This helps prevent premature engine and chassis wear, and can usually be done at your **LOCAL SERVICE CENTER**.

Tires. Worn or badly aligned tires can cause considerable damage to your car and are definitely a safety hazard. Your tires should be balanced and rotated and the wheels aligned every thousand miles; this can add 25% or more to the life of your tires. In areas of heavy snowfall, every car should be equipped with a pair of snow tires. Your **LOCAL TIRE COMPANY** will be able to balance and align your tires and wheels for a small fee. They will also be able to tell you the kind of tires you should have for your car and give you the widest selection at the best prices.

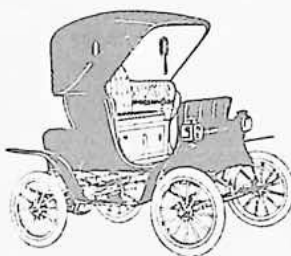


Brakes. Good brakes can save your life, and should be carefully checked every 10,000 miles. If the kind of driving you do requires frequent braking and fast stops, the inspection should be done more often. We recommend that you go to a shop which **SPECIALIZES IN BRAKE REPAIRS**. Some of the services they offer which you may not be able to get at an all-around service station include replacement of brake pads, repacking of inner and outer bearings, resurfacing of rotors and, of course, a road test.

Lights and Windshield Wipers should always be kept clean and in good working order. Your **LOCAL MECHANIC** should be able to take care of repairs to lights and wipers.

Cooling System. This is one part of a car that is frequently ignored. Yet, for trouble-free driving the entire system should be checked on a regular basis. This includes hose connections, water pump, gaskets and all belts. Your **RADIATOR REPAIR SHOP** should be able to make these checks with ease.

Transmission. The transmission on any automobile is a vital and extremely complex piece of machinery. As such, it should have expert service. Your **LOCAL TRANSMISSION SPECIALIST**



will provide the best available. Their services usually include adjustment of bands, change of transmission oil, clean screen, installation of new pan gasket, set transmission linkage and road test. Of course, if you should need a new transmission, this is the place to go. They will have all the parts and services you need for safe and complete installation.

Body Work. Many cars become premature candidates for the junkyard because of body neglect. Regular visits to your **LOCAL BODY SHOP** will enable you to keep your car free of rust spots and dents, adding years to the life of your car.

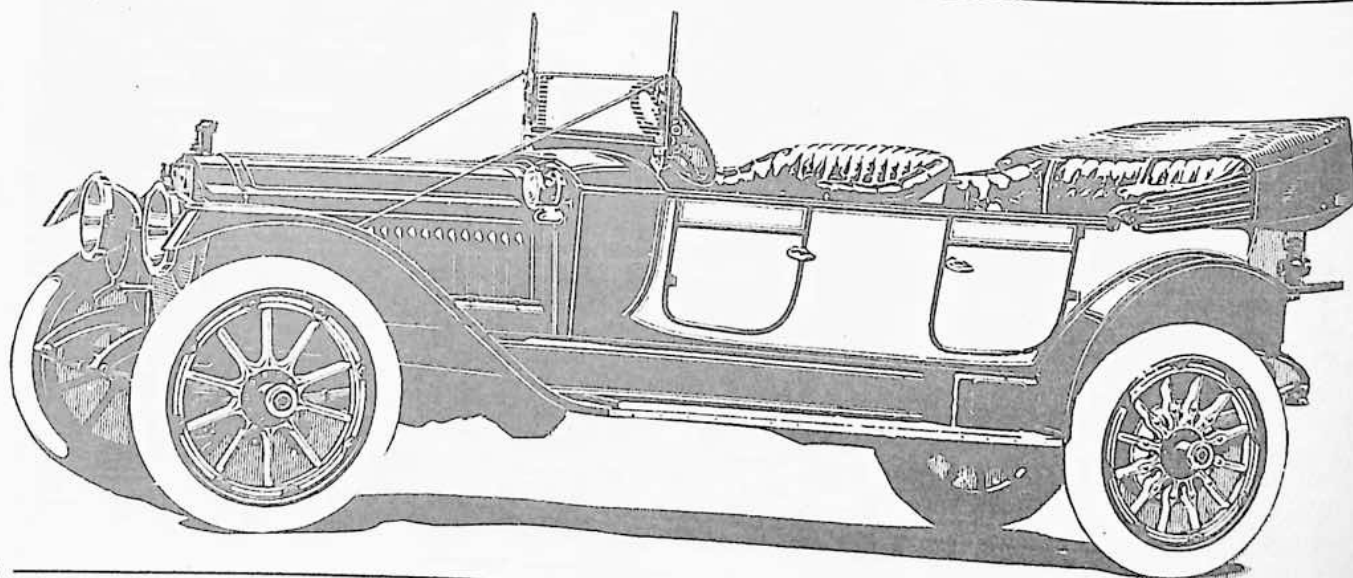
Air Conditioner. During the cold winter months, many owners neglect to safeguard their air conditioners. An automobile air conditioning unit can be an investment of several hundred dollars and should be protected. Have your air conditioner looked at by a **SPECIALIST IN AUTO AIR CONDITIONING** at least once yearly.

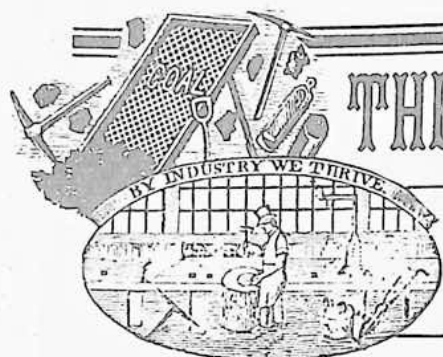
Engine Tune Up. This should be done in accordance with the specifications listed in your car manual. The necessary engine parts will be checked and properly timed for efficient engine performance.

If you are not an experienced mechanic (and most car owners aren't), **don't fiddle with your automobile**. Taking your car to the specialists we have recommended in this section will cost you far less money than the mistakes you are likely to make when you try to repair it yourself. Each time you have your car serviced, fill in the **Automobile Information And Service Record Chart** on the following page. It is a handy way to keep track of services performed on your car and what they cost.

REMEMBER — YOUR CAR IS A MAJOR INVESTMENT. IF YOU TAKE CARE OF IT PROPERLY, IT CAN GIVE YOU YEARS OF ENJOYMENT. IF YOU DON'T, IT WILL BECOME A MAJOR HEADACHE AND A MUCH LARGER EXPENSE THAN NECESSARY.

See the section on The Environment's Bill of Rights to learn how automobile owners can help save energy.





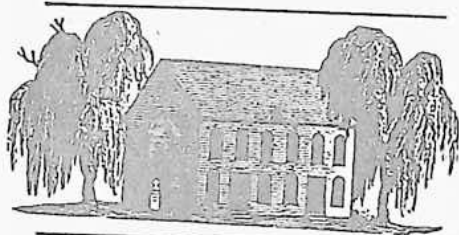
THE ENVIRONMENT'S BILL OF RIGHTS

America the beautiful has become America the endangered. Each of us must do our part to help our country become less dependent on outside energy sources.

In the past months, newspapers across the country have been filled with news of the energy crisis. There are four basic reasons for you to conserve energy.

- High costs of producing and delivering energy have forced rates higher and higher.
- Fuels needed to produce energy are in short supply.
- There is no known way to produce electricity without some adverse effect on the environment. By conserving electricity, you help protect the environment.
- By conserving energy, you help ensure an adequate supply for many important life - support functions.

Following are some of the ways in which you can help.



YOUR HOME

In the home, very little energy is needed to produce light; more is needed to power appliances and the most energy is demanded for heating and cooling. There are a few major electrical appliances which are significantly responsible for the surge in energy consumption. By proper use of these appliances you can save money and energy.

Air Conditioner

1. When no one is home, turn off the air conditioner.
2. Select moderate or medium setting, rather than high.
3. During the day adjust draperies to keep out the sun.
4. Don't block the flow of cool air with draperies or furniture.
5. Check the filter frequently for dirt. Clean or replace according to manufacturer's instructions.

turers' instructions.

6. Buy the right size air conditioner for the area to be cooled.

Refrigerator

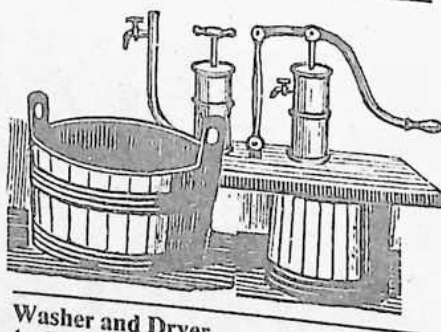
1. Don't overload with a lot of warm food at one time.
2. Keep the condenser coils at the back or bottom of your refrigerator clean—dusty coils reduce efficiency.
3. Defrost whenever frost builds up to ¼ inch.
4. When going away for an extended period, turn off the refrigerator.
5. When going away for a short period, leave as few perishables as possible and turn refrigerator to a warmer setting.
6. Check the door to see that it shuts tightly.
7. Don't use your refrigerator to cool your home.

Water Heater

1. Avoid high setting; 140°F-160°F is usually adequate.
2. Have your plumber or service man come in regularly to check your unit.
3. When washing at a sink or basin, don't keep hot water running.
4. Remember that a shower uses only about half as much water as a tub.

Dishwasher

1. Use the dishwasher only when full.
2. Use the kind of detergent recommended by the manufacturer.
3. Clean the filter screen often.



Washer and Dryer

1. Do one full load instead of several small ones.

2. Use cold water and rinse with cold water detergent.

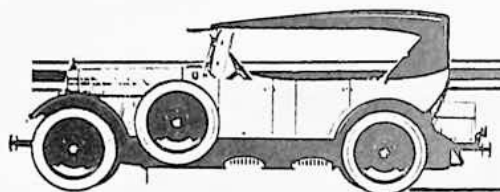
3. Use 10 minute wash cycles.
4. Don't overdry clothes.
5. Remove lint from trap every time you use the dryer.
6. During the summer, vent the dryer to the outside. In the winter, disconnect the vent.

Range

1. Cook all foods for each meal in one area—on top of the stove, in the oven or under the broiler.
2. Use only as much heat as you need to do the cooking job.
3. Don't preheat longer than 10 minutes.
4. Don't peek in the oven unnecessarily—this causes the oven temperature to drop 25°F.
5. Don't use your range to help heat your kitchen.

Space Heater or Furnace

1. Keep radiators and warm air outlets clean. Don't block them with furniture.
2. Take advantage of the sun. Keep blinds open on sunny days, closed on cold or cloudy days.
3. Check windows and doors. If they are drafty, have weather stripping installed. Also save heat by using storm windows and doors.
4. If you have a fireplace, make sure damper is closed when not in use.
5. Don't open outside doors unnecessarily.
6. Close off and don't heat unused areas.
7. Make certain that thermostat and heating system are in good working order. An annual checkup by your plumber or fuel oil dealer is recommended.
8. Keep the furnace filter clean. Check it once a month.
9. Keep thermostat setting constant. 70°F should be fine for daytime; 65°F for nighttime.
10. If you open your bedroom window at night, close the door to avoid heat loss. Close heat vents if possible.
11. Make sure your home is well insulated.



17 Ways to Save on Gasoline

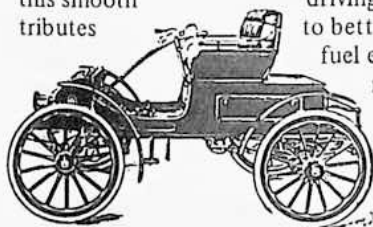
The Great American Dream Machine could very well lead to a fuel crisis nightmare if we don't learn to save gasoline and to conserve our vital energy supply.

1 KEEP SPEED DOWN: Tests conducted with a popular American car have indicated a 25 percent improvement in fuel economy when speeds are reduced from 70 to 50 miles per hour. Wind resistance increases as car speed increases, and more energy is thus required to move the car at higher speeds.

2 AVOID "JACK RABBIT" STARTS: Gradual acceleration in city driving can save as much as two miles per gallon compared to rapid acceleration. That's because it takes a lot of extra energy to increase an automobile's acceleration rate. A power valve, located in the carburetor, lets more fuel into the cylinders under full acceleration. In addition, an accelerator pump provides extra fuel to avoid hesitation when the gas pedal is jabbed.

3 KEEP SPEED CONSTANT: Driving at steady speeds helps to save gasoline. Unnecessary acceleration activates the accelerator pump and power valve, thus injecting extra — and wasted — fuel into the system.

4 ANTICIPATE STOPS: It is best to plan ahead for all possible traffic conditions. This allows for gradual, rather than abrupt stops, and this smooth driving contributes to better fuel economy.



5 PLAN ALL TRIPS: Plan car trips to cover as many errands as possible at one time. In city driving, a one-mile trip with the engine cold may decrease fuel economy by as much as 70 percent since combustion is relatively inefficient in a cold engine.

6 FORM CAR POOLS: One of the best ways to conserve gasoline is to form car pools. Motorists can join with friends, neighbors,

and co-workers to take one car to a common destination.

7 AVOID UNNECESSARY ENGINE IDLING: In cold weather, let the engine idle for 30 seconds before driving off, but never idle excessively; it does no useful work and merely wastes fuel.

8 MINIMIZE THE USE OF AIR CONDITIONERS: Air conditioning puts a substantial load on automobile engines. While driving at 30 miles per hour, for example, use of the air conditioner can result in a fuel economy loss of two miles per gallon. As a rule, use of the air conditioner cuts gasoline mileage by 10 percent.

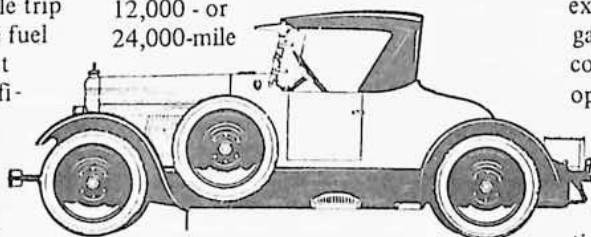
9 KEEP WHEELS PROPERLY ALIGNED: When the wheels don't 'track' properly, there's a dragging effect on the tires, which causes the engine to work harder.

10 MAINTAIN CORRECT TIRE PRESSURE: Under-inflated tires reduce gasoline mileage slightly; soft tires also wear out quickly.

Tires should not, however, be inflated above the maximum recommended pressure.

11 KEEP THE ENGINE TUNED UP: Spark plug misfiring may result in significant increase in fuel consumption. In addition, ignition timing deviating from the manufacturer's recommended setting can result in a significant decrease in fuel economy. These and other obstacles to efficient engine performance can be eliminated with a complete engine tune-up.

12 SERVICE AIR FILTER: A dirty air filter can cause a decrease in fuel economy, and a decrease in power output, by restricting the flow of air to the engine. Change the air filter at 12,000 - or 24,000-mile

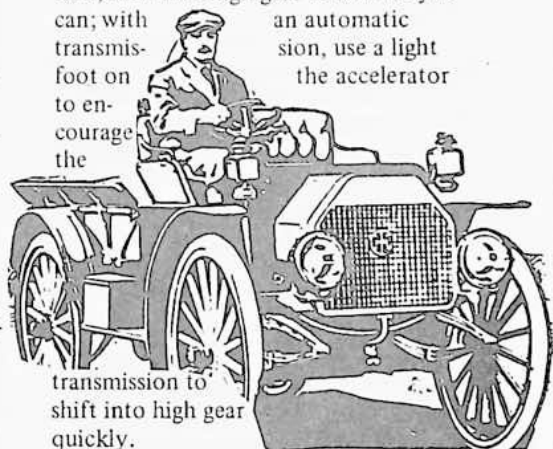


intervals, according to the manufacturer's recommendations. In addition, frequent air filter servicing is required if considerable driving is done in sandy or dusty conditions.

13 CHECK THE AUTOMATIC CHOKE: The automatic choke should be checked regularly, since it regulates the fuel-air mixture and if improperly adjusted it will waste gasoline.

14 DON'T RIDE THE BRAKES: Even slight foot pressure on the brake pedal can apply the brakes, especially power brakes. This wastes fuel energy which might be used to move the car.

15 KEEP TRANSMISSION IN HIGH GEAR: Keep both automatic and manual transmissions in the highest gear possible. With a manual transmission, shift into high gear as soon as you can; with an automatic transmission, use a light foot on the accelerator to encourage the



transmission to shift into high gear quickly.

16 MINIMIZE VEHICLE LOADS: Transporting unnecessary weight in your car will cause it to use more fuel. The difference is not great on level ground, but does show up when climbing a hill. You will probably have to use your brakes more often.

17 SERVICE THE MANIFOLD HEAT CONTROL VALVE: See that the manifold heat control valve is inspected and serviced at the recommended intervals. This valve, located in the exhaust system of some cars, allows exhaust gases to heat the intake manifold during cold engine operation. A valve stuck in the open position causes slow engine warm-up and poor cold-engine performance. A valve stuck in the closed position will cause a loss of power and hard starting with a hot engine. Sticking in either position makes the engine use more fuel.



Insurance is the present looking after the future

Now is a time when our nation is reflecting upon the lessons of the past. One that rings clear is that we must prepare well for the future. On a personal level that means insurance.

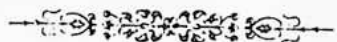
Your bank insures your savings through FDIC or through FSLIC—PROTECTING THE BANK AND YOU. Don't you think that your other assets and investments deserve the same protection?

The business of insurance in the United States is divided into three broad categories: life insurance, health insurance and property and liability insurance. Because of these three basic kinds of insurance coverage, the American businessman, the American homeowner, the American housewife—in short, the American people—have more financial protection and a greater sense of responsibility than any people anywhere have ever enjoyed.

LIFE INSURANCE basically provides for payment of a specified amount of money upon the insured's death, either to his estate or to a designated beneficiary. There are two basic forms of life insurance: (1) term, and (2) those with cash value, the best known of which is straight life.

Term insurance offers life protection only and is limited to a specific number of years. It can generally be renewed without a physical examination and, to start with, is usually less costly than straight life. Term insurance is ideal for the person who wants only one thing from life insurance: as much life protection as possible for the premium dollar—at the moment of purchase.

Straight Life costs more than term, but has more to offer. It provides a "forced" saving by building a cash value which can be borrowed against and allowed to accumulate as part of your net worth. It also serves as a tax shelter for interest on savings. For as long as you hold the policy, straight life costs the same as when you originally bought it. It appeals to those people who want to make a decision just once and who want their insurance to serve as a savings plan, too.



HEALTH AND ACCIDENT INSURANCE is a type of coverage that pays benefits, including reimbursement for loss of income, in case of sickness, accidental injury or accidental death.



There are basically two types of health insurance. The first pays for various medical expenses, and the second gives protection against loss of income while the insured is disabled and unable to work. Both are important. While you may be able to buy all health insurance on one policy, more than likely it will

require separate policies for different kinds of insurance.

The five most common forms of health insurance protection, all of which you should have, are:

Hospital. This covers certain costs during hospital stays as a result of accident or illness. Policies usually include payment for room and board; drugs and medications; general nursing care; use of operating and recovery room; and laboratory tests.

Surgical. This covers whole or partial cost of operations. Benefits are often determined by a pre-set schedule of allowable fees.

Medical. This pays benefits for doctors' services other than those received for surgery. These usually include home, office and hospital visits.

Major Medical. This is designed to give protection against major accidents or illnesses. It covers hospital, surgical, drug and medical expenses above an established deductible amount.

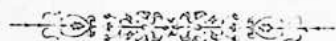
Loss of Income. This type of coverage pays monthly benefits to offset the loss of wages or other earned income because of total disability resulting from an accident or sickness.





PROPERTY INSURANCE provides financial protection against loss or damage to the insured's property caused by such perils as fire, windstorm, hail, explosion, riot, aircraft, motor vehicles, vandalism, malicious mischief, smoke, and riot and civil commotion.

Usually, property insurance goes hand in hand with **LIABILITY INSURANCE**, which provides protection for the insured against loss arising out of his legal liability resulting from injuries to other persons or damage to their property. Automobile Insurance and Home Insurance are the two most common types of property and liability insurance.



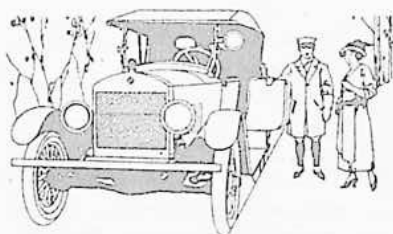
AUTOMOBILE INSURANCE. There are six basic coverages under automobile insurance.

Bodily Injury Liability This coverage applies when your car injures or kills anyone, including persons riding in other cars, or guests in your car.

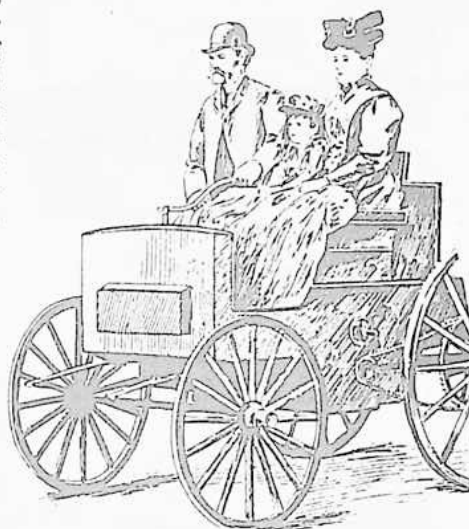
Property Damage Liability. This coverage applies when your car damages the property of others. More often than not, the property damaged is another car; but you are also covered for damages to other properties such as lamp posts, telephone poles and buildings. It does not cover damage to your car.

Collision. Collision insurance covers you if your car is damaged as a result of colliding with another vehicle or object, or as a result of turning over. It covers the damage to your car regardless of who was responsible. It does not apply to personal injuries suffered in automobile accidents, nor does it cover the damage your car does to the property of others.

Medical Payments. This pertains to medical expenses resulting from injuries suffered by you and all members of your immediate family while riding in your car or someone else's car, or when struck by a car while walking. It also covers guests occupying your car.

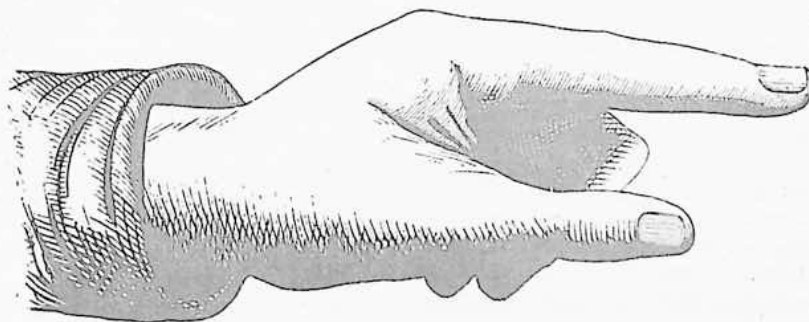


Protection Against Uninsured Motorists. This applies mainly to bodily injuries for which an uninsured motorist or a hit-and-run driver is legally liable. It covers you and all members of your immediate family, whether you occupy your car or someone else's, or while walking. It also covers guests occupying your car.



Comprehensive Physical Damage. This protects you against financial loss resulting from such perils as fire, theft, glass breakage, flood, falling objects, hail, water, vandalism, riot or civil commotion or collision with a bird or animal. It does not apply when your car is damaged in a collision with another car or object.

Many states now have, or are considering, "no fault" laws. This means that each person's financial losses, such as medical and hospital expenses and loss of income, would be paid by his insurance company without concern for who was at fault. All of the above coverages are available under the no-fault laws.





HOME INSURANCE. You can protect your property and your family through the purchase of a number of different kinds of insurance policies, or you can buy the "package" type of policy. For example, you can purchase a standard fire policy which insures your home and its contents against fire and lightning only. For an additional premium, you can have extended coverage that broadens the policy to include damage from wind, hail, smoke, explosion, riot, vehicles and falling aircraft. Still another policy can be purchased for protection against burglary and theft, and another for injuries suffered by visitors on your property or damage you cause to the property of others. You can have separate policies for all these perils, or you can purchase a package policy-called the Homeowner's Policy-that includes all of them.

Homeowner's Policy. You can purchase a homeowner's policy if you own and occupy a one or two-family residence. You have only one policy, one premium, to be concerned about and your property is insured against a wide variety of perils. The properties that are covered include:

- Your house or dwelling. This includes in addition to living quarters, such structures as an attached garage and other additions to your house.
- Other structures on your property, such as a tool shed, a guest house or a detached garage. Your homeowner's policy does not cover any building on your property that is used for commercial purposes or one that you rent or lease to others, except for garage purposes.

•Your personal property. All household contents and other personal belongings used, owned, worn or carried by you or your family are covered.

•Additional living expenses. This is designed to cover the increase in living expenses made necessary when your house cannot be occupied because of damage caused by an insured peril.

It is important that you fill in the inventory of your household and personal property provided on the following page. In the event of loss or damage, it will assist you in putting in a claim quickly and getting a prompt settlement. Valuable, such as antiques, jewelry, furs and cameras should sometimes be insured separately, since your homeowner's policy may not cover these items to the full extent of their value.

Your homeowner's policy will always include liability coverage that applies not only to the policyholder, but to all members of his family who reside with him. This coverage includes personal liability, medical payments to others and several supplementary coverages, including physical damage to the property of others.



Personal Liability. This is designed to protect you against a lawsuit that could cripple you financially. For example, if a visitor slips and falls on your property, suffering an injury, he might sue you for as much as your limits of liability will allow, or more. Your insurance company will pay the legal costs of defending you and will pay damages assessed against you up to the limits stated in your policy. Accidents occurring elsewhere are covered in the same way if they are caused by you or a member of your family or by pets.

Medical Payments. This coverage will pay for medical expenses for a guest who suffers from a minor accidental injury while on your premises. It applies not only to injuries occurring on your property, but to those occurring elsewhere if they were caused by you, a member of your family or a pet. An important feature of this coverage is that payment is made regardless of who is at fault.

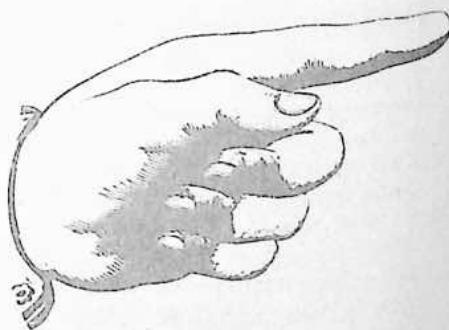
Supplementary Coverages. This will cover minor damage that you or someone in your family might cause accidentally to another person's property, regardless of who is at fault-or even when no one is at fault.

All of the types of insurance coverages mentioned in this section are vitally important to your financial security. All these types of insurance are available in several different forms which can be adapted to suit your particular needs and resources.

Your **INSURANCE AGENT** is an independent businessman, representing one or more insurance companies under contract in a sales and service capacity. He can advise you as to what coverage you should have to best protect your investments and your family.

Your **INSURANCE BROKER** deals with either agents or companies in arranging for the coverages required by a customer. He, too, can advise you as to the best coverage for you and your family.

WHOMEVER YOU CONSULT- BE SURE YOU HAVE ADEQUATE INSURANCE PROTECTION. IT COULD MEAN THE DIFFERENCE BETWEEN SECURITY AND DISASTER.



Household & Personal Property Inventory

ITEM	COST OR VALUE	ITEM	COST OR VALUE	ITEM	COST OR VALUE
ATTIC		DEN, OTHER ROOM		LAUNDRY ROOM	\$
	\$		\$		
TOTAL VALUE	\$	TOTAL VALUE	\$	TOTAL VALUE	\$
BASEMENT		DINING ROOM		LIVING ROOM	
	\$		\$		\$
TOTAL VALUE	\$	TOTAL VALUE	\$		
BATHROOMS		GARAGE			
	\$		\$		
TOTAL VALUE	\$	TOTAL VALUE	\$	TOTAL VALUE	\$
BEDROOMS		KITCHEN		PATIO, PORCH, ETC.	
	\$		\$		\$
				TOTAL VALUE	\$
				VALUABLES	
					\$
TOTAL VALUE	\$	TOTAL VALUE	\$	TOTAL VALUE	\$

The Right to Grow Older Gracefully



Social Security is the Nation's basic method of providing a continuing income when family earnings are reduced or stop because of retirement, disability or death. Nearly every family has a stake in Social Security since almost all jobs in the United States are covered by it.

Since 1935, when Social Security was first enacted, it has been greatly expanded to afford more families more protection. At first Social Security covered only the worker when he retired. Then the law was changed to pay his survivors if he died, as well as his dependents when he retired. Then disability insurance was added to protect workers against loss of earnings due to total disability. The most recent addition to the Social Security program is Medicare, which assures hospital and medical insurance protection to people 65 and over, and to certain disabled persons who are under 65.

The Social Security checks a worker can get are:

• **Retirement Checks.** You can start getting your retirement checks as early as 62, if that is when your retirement begins.

As the nation grew older and as people lived longer, we began to set aside money for independence in retirement. You should know the facts about Social Security to pave the way for your own independence.

• **Disability Checks.** Under Social Security you are considered disabled if you have a physical or mental condition which prevents you from working and is expected to last, or has lasted, for at least 12 months.

• **Survivors Checks.** If a worker dies, survivors checks can go to certain members of the worker's family. A lump-sum payment can also be made.

All of these types of checks can go to certain members of the worker's family; your local Social Security office will be glad to provide you with specific information.

Medicare is basically a two-part program—hospital insurance and medical insurance.

1. **Hospital insurance** helps pay the cost of in-patient hospital care and certain kinds of follow-up care.
2. **Medical insurance** helps pay the cost of physicians' services, out-patient hospital services and certain other medical items and services not covered by hospital insurance. People who have medical insurance pay a monthly premium covering part of the cost. The other part is paid for by the Federal government.

You should apply for your Medicare insurance 3 months before your 65th birthday. That way your protection will start the month you reach 65. Since nearly all people are eventually eligible for Social Security benefits (including those who are self-employed), it is important that you have a Social Security card. You can apply for your card at any Social Security office. You need just one Social Security number during your lifetime. The number is used for Federal income tax purposes as well as for keeping a record of your earnings. Your employer is required to give you a statement of the Social Security contributions

he deducts from your pay. He does that at the end of each year, or when you stop working for him. These records help you keep track of your Social Security payments.

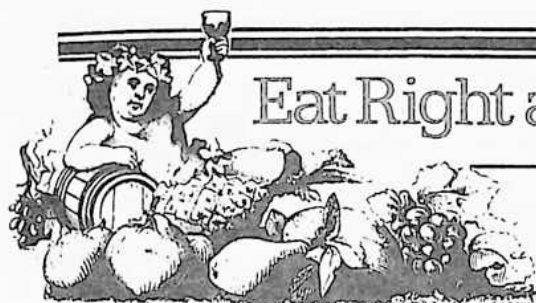
When you apply for Social Security benefits, you should have with you:

- Your Social Security card or a record of your number. (If your claim is on another person's record, you'll need his card or a record of his number.)
- Proof of your age; a birth certificate or a baptismal certificate will do.
- Your marriage certificate if you're applying for wife's or widow's benefits.
- Your children's birth certificates, if you're applying for them.
- Your W-2 form for the previous year; a copy of your last Federal income tax return if you're self-employed.

If you are applying for benefits as the dependent parent of a deceased son or daughter, as a dependent husband or widower of a working wife, or a dependent grandchild, you'll need proof that you were being supported by the worker. Generally, this proof must be supplied within 2 years after the worker dies or, in the case of husband's benefits, within 2 years after your wife applies for cash benefits.

Don't delay applying even if you don't have all these proofs. The people in your local Social Security office will tell you about other proofs that can be used when you apply.

Remember—Social Security is for the benefit of you and your family. It is an additional form of insurance for which you pay during your working life. Take advantage of it!! Your local office will be glad to answer your questions and supply you with details of the benefits available to you.



Eat Right and Guard Your Constitution

In a nation as prosperous as ours, nutrition shouldn't be a problem. But sometimes we need to be reminded to eat sensibly.

NUTRITION

Providing the proper diet for your family is one of the most important things you can do for them. Maintaining good eating habits is

one of the ways to maintain good health. Variety and balance are the keys to a good diet, supplemented by vitamins and minerals when necessary.

The Basic Daily Diet Plan is generally what is required so that



Calorie & Carbohydrate Chart

FOOD	MEASURE	FOOD ENERGY (CALORIES)	CARBO-HYDRATES (GRAMS)	FOOD	MEASURE	FOOD ENERGY (CALORIES)	CARBO-HYDRATES (GRAMS)
DAIRY PRODUCTS				VEGETABLES & VEGETABLE PRODUCTS			
Milk, fluid, whole, 3.5% fat	1 cup	160	12	Asparagus, cooked, spears	4 sp.	10	2
Milk, fluid nonfat (skim)	1 cup	90	12	Asparagus, canned	1 cup	45	7
Buttermilk, fluid, cultured, made from skim milk	1 cup	90	12	Beans, lima, immature, cooked	1 cup	190	34
Cheese, Roquefort type	1 oz.	105	1	Beans, snap, green, cooked	1 cup	30	7
Cheese, Cottage, creamed	12 oz.	360	10	Beans, snap, green, canned	1 cup	45	10
Cream, half-and-half	1 cup	325	11	Beans, snap, yellow or wax	1 cup	30	6
Cream, heavy	1 cup	840	7	Beans, sprouted mung, cooked	1 cup	35	7
Custard, baked	1 cup	305	29	Beets, cooked	2 beets	30	7
Yoghurt, whole milk	1 cup	150	12	Broccoli, cooked	1 stalk	45	8
EGGS (large)				Brussels Sprouts, cooked	1 cup	55	10
Raw	1 egg	80	T	Cabbage, raw, shredded	1 cup	15	4
Scrambled (milk and fat)	1 egg	110	1	Cabbage, cooked	1 cup	30	6
MEAT & POULTRY				Carrots, raw 5 1/2 by 1 in.	One	20	5
Bacon	2 sli.	90	1	Carrots, cooked	1 cup	45	10
Beef, lean and fat	3 oz.	245	0	Cauliflower, cooked, flower buds	1 cup	25	5
Hamburger, regular	3 oz.	245	0	Celery, raw, stalk, large	1 stalk	5	2
Steak, broiled, lean and fat	3 oz.	330	0	Corn, cooked, ear 5 by 1 1/4 in.	1 ear	70	16
Corned beef	3 oz.	185	0	Corn, canned	1 cup	170	40
Chicken, cooked:				Cucumbers, raw, pared	10 oz.	30	7
Flesh only, broiled	3 oz.	115	0	Lettuce, Boston type	1 head	30	6
With bone	3.3 oz.	155	1	Mushrooms, canned	1 cup	40	6
Chicken, potpie, baked	8 oz.	535	42	Onions, mature, raw, 2 1/2 in.	One	40	10
Lamb chop, thick with bone	4.8 oz.	400	0	Peas, green, cooked	1 cup	115	19
Lamb, lean and fat	3 oz.	235	0	Peas, green, canned	1 cup	165	31
Liver, beef, fried	2 oz.	130	3	Potatoes, medium, baked	One	90	21
Ham, light cure, lean	3 oz.	245	0	Potatoes, medium, boiled in skin	One	105	23
Boiled ham, sliced	2 oz.	135	0	Potatoes, mashed, milk added	1 cup	125	25
Pork roast, lean and fat	3 oz.	310	0	Potato chips, medium	10 chips	115	10
Frankfurter, heated	2 oz.	170	1	Sauerkraut, canned	1 cup	45	9
Veal cutlet	3 oz.	185	0	Spinach, cooked	1 cup	40	6
Veal roast	3 oz.	230	0	Squash, summer, diced, cooked	1 cup	30	7
FISH				Squash, winter, baked, mashed	1 cup	130	32
Bluefish, baked with fat	3 oz.	135	0	Sweet potatoes, baked	One	155	36
Clams, raw, meat only	3 oz.	65	2	Sweet potatoes, candied 3 1/2 by 2 1/4 in.	One	295	60
Crabmeat, canned	3 oz.	85	1	Tomatoes, raw, medium	One	40	9
Oysters, raw, meat	1 cup	160	8	Tomato catsup, tablespoon	1 tbsp.	15	4
Salmon, pink, canned	3 oz.	120	0	Tomato juice, canned	1 cup	45	10
Shrimp, canned, meat	3 oz.	100	1				
Swordfish, broiled	3 oz.	150	0				
Tuna, canned in oil	3 oz.	170	0				

T indicates a trace

the body has a regular supply of essential vitamins and minerals. Check with your physician before you embark on any "fad" diet; unsupervised diets can cause serious imbalances leading to disease and poor health.

Since caloric and carbohydrate requirements vary from person to person, consult your doctor about your family's needs. You can plan

your menus around the Basic Daily Diet Plan, keeping in mind the caloric and carbohydrate content of the foods you serve.

Basic Daily Diet Plan For Adults
 Milk 1 pint
 Meat, Fish or Poultry ... 1 serving (3½ oz.)
 Additional Protein Foods ... 1 egg, ½ pint of milk or 1 oz. meat, fish or cheese

Vegetables ... 1 potato; 2 servings leafy, green or yellow vegetable; 1 serving any other vegetable
 Fruits 1 serving citrus fruit or juice, tomato or other source of vitamin C; 1 serving any non-citrus fruit
 Butter or Margarine ½ oz.
 Bread and Cereal. 4 slices of bread or 3 slices of bread and 1 serving (½ cup) grain or cereal

Calorie & Carbohydrate Chart

FOOD	MEASURE	FOOD ENERGY (calories)	CARBO-HYDRATES (grams)	FOOD	MEASURE	FOOD ENERGY (calories)	CARBO-HYDRATES (grams)
GRAIN PRODUCTS				FRUITS & FRUIT PRODUCTS			
Bagel, 3 in. diam. egg	One	165	28	Apples, medium, raw	One	70	18
Biscuits, baking powder	One	105	13	Apple juice, bottled or canned	1 cup	120	30
Bran flakes (40% bran)	1 cup	105	28	Applesauce, canned, sweetened	1 cup	230	61
Breads, cracked wheat	1 loaf	1,190	236	Bananas, raw 6 by 1½ in.	One	100	26
Bread, enriched, French	1 loaf	1,315	251	Blueberries, raw	1 cup	85	21
Bread, enriched, Italian	1 loaf	1,250	256	Cantaloups, raw, medium	½ melon	60	14
Bread, raisin, loaf	1 loaf	1,190	243	Cranberry sauce, sweetened, canned	1 cup	330	85
Bread, American, rye	1 loaf	1,100	236	Grapefruit, raw, medium, white	½	45	12
Bread, white, enriched	1 loaf	1,225	229	Grapefruit juice, canned, unsweetened	1 cup	100	24
Cakes, Angelfood	1 cake	1,645	377	Grapes, raw, American type	1 cup	65	15
Cupcakes, small, choc. icing	1 cake	130	21	Grapejuice, canned	1 cup	165	42
Cake, Boston cream pie	1 pce.	210	34	Lemons, raw, medium	One	20	6
Cake, pound	1 loaf	2,430	242	Lemon juice, raw	1 cup	60	20
Saltines	Four	50	8	Lime juice, fresh	1 cup	65	22
Danish Pastry, round piece	1 pastry	275	30	Oranges, raw, 2½ in. diam.	One	65	16
Doughnuts, cake type	One	125	16	Orange juice, frozen, undiluted	1 can	360	87
Macaroni, enriched, cooked	1 cup	190	39	Peaches, raw, whole, medium	One	35	10
Noodles, enriched	1 cup	200	37	Peaches, canned, halves or sliced	1 cup	200	52
Oatmeal or rolled oats, cooked	1 cup	130	23	Pears, raw, 3 by 2½ in.	One	100	25
Pie, apple	1 sector	350	51	Pineapple, canned, sliced	Large sli.	90	24
Pie, custard	1 sector	285	30	Plums, raw, 2 in. diam.	One	25	7
Pie, lemon meringue	1 sector	305	45	Prune juice, canned	1 cup	200	49
Pie, mince	1 sector	365	56	Raisins, seedless, pkgd. ½ oz.	1 pkg.	40	11
Pie, pumpkin	1 sector	275	32	Strawberries, raw, capped	1 cup	55	13
Pizza (cheese) ⅛ of 14 in. diam.	1 sector	185	27	Watermelon, raw, wedge	1 wedge	115	27
Popcorn, plain	1 cup	25	5	NUTS			
Rolls, home recipe	1 roll	120	20	Almonds, shelled, whole	1 cup	850	28
Spaghetti, enriched, cooked	1 cup	155	32	Cashew nuts, roasted	1 cup	785	41
FATS & OILS				Peanuts, roasted	1 cup	840	27
Butter, regular	½ cup	810	1	Pecans, halves	1 cup	740	16
Lard	1 cup	1,850	0	Walnuts, black or native	1 cup	790	19
Vegetable fats	1 cup	1,770	0	MISCELLANEOUS			
Margarine	½ cup	815	1	Barbecue sauce	1 cup	230	20
Salad dressing, French, regular	1 tbsp.	65	3	Beer	12 oz.	150	14
Salad dressing, mayonnaise	1 tbsp.	100	T	Alcoholic beverage, 86-proof	1½ oz.	105	T
Salad dressing, 1,000 island	1 tbsp.	80	3	Cola type beverage	12 oz.	145	37
SUGARS & SWEETS				Ginger ale	12 oz.	115	29
Candy, milk chocolate, sweetened	1 oz.	145	16	Soup, cream of chicken	1 cup	180	15
Candy, plain fudge	1 oz.	115	21	Soup, tomato	1 cup	175	23
Chocolate syrup, fudge type	1 oz.	125	20	Bean with pork	1 cup	170	22
Honey, strained or extracted	1 tbsp.	65	17	Clam chowder	1 cup	80	12
Jellies	1 tbsp.	50	13	T indicates a trace			
Sugars, brown	1 cup	820	212				
Sugars, granulated	1 cup	770	199				



Nobody enjoys being ill-especially the active and independent American family. Because most people don't like illness, they tend to ignore it. Don't. An annual visit to your family physician is the best preventive medicine there is. What may seem to be ordinary, everyday ailments can be symptoms of one of the common killer diseases.

What are the two most common killers and what are the symptoms you should watch for?

CANCER

Cancer of the Bowel. Symptoms can be constipation or diarrhea, gas pains and rectal bleeding. Gas pains associated with bowel cancer are usually not steady early in the disease, but become more frequent as the cancer enlarges.

Cancer of the Prostate. Symptoms include continuing urinary difficulty (inability to urinate, frequent urination, blood in urine, painful urination) and continuing pain in lower back, pelvis or upper thighs.

Cancer of the Mouth. Symptoms may be a sore or raised irregular warty area, or a lump or thickening of the cheek, gum or tongue. Regular dental visits are a wise precaution.

Cancer of the Uterus. Symptoms here are unusual bleeding or discharge. This can be an early sign of cancer of the body of the uterus or a later sign of cervical cancer. The Pap test is an easy, common examination to find cervical cancer in its early stage. Every woman should have a Pap test at least once a year.

Cancer of the Breast. Symptoms usually consist of a lump or thickening in the breast. Self-examination is the best way to insure early discovery and prompt treatment.

Cancer of the Stomach. The most common symptoms of stomach cancer is simple indigestion. This may consist of mild pain, fullness or bloating, slight nausea, heart burn, loss of appetite, belching or regurgitation of food.

Cancer of the Skin. This can develop in almost any area. The most common sites are the face, neck, forearms and back of the hands. Symptoms are a dry, scaly patch, a persistent pimple, an inflamed area with a crusting center, or a pale, waxy nodule which may ulcerate. A dark brown or black, small mole-like growth which enlarges, becomes ulcerated and bleeds may also be a symptom.

Cancer of the Lung. Symptoms can vary depending upon where the cancer occurs. If it starts in the bronchi, a common symptom is a cough, and the sputum may contain blood. If it starts in the lung itself, the only way for early detection is an X-ray. Later symptoms are pain and shortness of breath. Although coughing can be one symptom, it isn't always. All coughs which persist should be checked and heavy smokers should have frequent examinations.

In most cases, the symptoms listed here for the various types of cancer will turn out to be false alarms. But, don't take the chance. These symptoms and signs are the body's warning signals, and should

Never in our history have we had as good a chance to stay healthy or to be healed of illness. The right to good health must be guarded with common sense and constant care.

always be checked. An early diagnosis by your physician provides the best chances for cure.

CARDIOVASCULAR DISEASE

Cardiovascular disease includes all the diseases of the heart and circulatory system. They are the leading cause of death and disability in the nation, afflicting more than 27 million people. The major diseases in this category are:

Coronary Heart Disease. This occurs when arteries supplying the heart muscle with blood become obstructed so the heart cannot get enough oxygen. It is responsible for arteriosclerosis (hardening of the arteries) and angina pectoris. A heart attack occurs when an artery channel has been narrowed by the arteriosclerosis or a blood clot so that the flow of blood to the heart is seriously reduced or cut off.

Hypertension. Commonly known as high blood pressure, hypertension may lead to congestive heart failure; hemorrhaging (stroke) or thickened and hardened arteries.

Rheumatic Heart Disease. This is normally a childhood disease, striking between the ages of 5 and 15. It is the result of rheumatic fever which leaves scars on the heart valves, interfering with the heart's ability to pump blood.

Congenital Heart Disease. This is a group of about 35 separate diseases which are either hereditary or result from a pregnant woman being exposed to certain diseases (such as rubella, known as German measles). All of these diseases or defects are the failure of the heart or a major blood vessel to develop normally before birth.

Symptoms of Heart Disease
Although the symptoms of heart disease may vary with each specific disorder, there are certain common warning signals.

- oProlonged, oppressive pain or unusual discomfort in the center of the chest.
- oPain may spread to the neck, arm or jaw, accompanied by sweating, nausea, vomiting and shortness of breath.
- oSymptoms may subside and then recur.

These danger signals should never be ignored. Although heart diseases are serious, there has been great progress in their control over the past two decades. You can add years of usefulness to your life and heart by going for regular physical examinations and by getting immediate

diagnosis and treatment, when symptoms of heart disease occur.

IMMUNIZATION

Throughout this section we've stressed the need for regular physical examinations as the best preventive medicine for early diagnosis and general good health. It is doubly important for your children to be examined regularly.

Your infant should be seen once a month from the time of birth until the age of 10 to 12 months; once every three months for the second year, and then twice yearly until school age. During these visits, immunizations may be given, your

child examined for acute illness (as well as for evidence of chronic diseases), diet checked and growth and development recorded. Routine studies (such as blood tests, urinalysis and tuberculin skin tests) should be made at regular intervals in order to intercept a disease process in its early stages.

The Basic Immunization Schedule for Infants and Children should be filled in regularly and kept up to date. Schools, summer camps and your new physician will need accurate records of your children's immunizations.

Basic Immunization Schedule for Infants and Children

DISEASE	AGE	NO. OF SHOTS	INTERVAL	TIME FOR BOOSTER	CHILD'S NAME	DATE GIVEN
Diphtheria*	1½-2 mos.	3	4 weeks	12 months, 4 years and then on advice of physician.		
Tetanus*	1½-2 mos.	3	4 weeks	12 months, 4 years and then on advice of physician.		
Whooping Cough	1½-2 mos.	3	4 weeks	12 months, 4 years and then on advice of physician.		
Poliomyelitis (Sabin-oral)	1½-3 mos.	3 Doses	6 weeks apart	After 6 months		
Smallpox	6-12 mos.	1		Every 5 years		
Measles	9 mos.	There are different methods for administering measles vaccine; consult your family physician.				

*Usually given together in a "three-in-one" shot and sometimes in combination with polio vaccine, in a "four-in-one" shot.



Commercial Banks Build America

George Washington wasn't advising Americans to throw their money away when he tossed that coin across the Potomac. On the contrary, he was teaching us the lesson of using our money wisely. Today, the commercial bank helps us do that.

What makes a bank a commercial bank? That's a very good question. A commercial bank is one owned and operated by stockholders, and chartered by either the state or federal government (a bank chartered by the federal government must have the word "National" in its name). The stockholders operate the bank as a business, just as stockholders own and operate a major corporation.

However, your local commercial bank is radically different from a huge major corporation because it's deeply tied to the welfare of your community. It employs its citizens, loans money to its businesses, guards its investments and cashes checks for its customers among other things. It's as much a part of the community as Main Street or the local hardware store.

You probably use one of the services of your commercial bank every day of the week. When you charge something on a bank credit card, you're

using a commercial bank service. When you consider a home improvement loan, a commercial bank can help you. Your mortgage might very well be from a commercial bank and every check you write has a commercial bank behind it. It's no wonder they call commercial banks the department stores of banking!



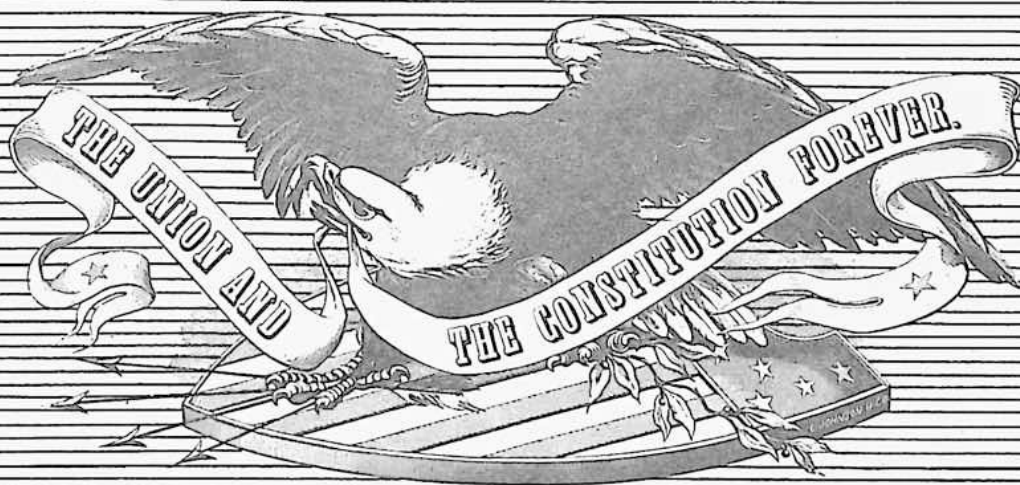
You should learn to look to your commercial bank just as you'd look to a plumber or carpenter -- to keep your finances in good repair. Look over the following list, isn't there a commercial bank service that can help you today?

- Checking Accounts
- Personal Loans
- Home Improvement Loans
- Small Business and Professional Loans
- Mortgage Loans
- Trust and Investment Services
- Safety Deposit Boxes
- Savings Accounts
- Credit Cards
- Certified Checks
- Transfer of Funds
- Travelers Checks
- Personal Money Orders
- Christmas Clubs



A SPECIAL SERVICE

For convenience and safety you can have your Social Security check deposited directly into your bank account. You'll be independent of worry and trips to the bank.





1976. A Once In A Lifetime Year



S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31



S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29						



S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					



S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			



S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		



S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

A Bicentennial Celebration comes once in a country's lifetime. We are very lucky to have it come in our lifetime, and that of our children. Plan to make each day as special as this very special year.





Beloved, moving, difficult to sing and often misquoted, The Star Spangled Banner was written by Francis Scott Key during the bombardment of Fort McHenry, Baltimore, Maryland, September 13-14, 1814. It was designated The National Anthem by an Act of Congress on March 3, 1931.

THE STAR-SPANGLED BANNER

I

Oh, say can you see by the dawn's early light
What so proudly we hailed at the twilight's last
gleaming?
Whose broad stripes and bright stars thru the
perilous fight.
O'er the ramparts we watched were so gallantly
streaming?
And the rocket's red glare, the bombs bursting in
air,
Gave proof through the night that our flag was
still there.
Oh, say does that star-spangled banner yet wave
O'er the land of the free and the home of the
brave?

II

On the shore, dimly seen through the mists of the
deep.
Where the foe's haughty host in dread silence
reposes,
What is that which the breeze, o'er the towering
steep,
As it fitfully blows, half conceals, half discloses?
Now it catches the gleam of the morning's first
beam.
In full glory reflected now shines on the stream:
'Tis the star-spangled banner! O long may it wave
O'er the land of the free and the home of the
brave!

III

And where is that band who so vauntingly swore
That the havoc of war and the battle's confusion,
A home and a country should leave us no more!
Their blood has washed out their foul footsteps'
pollution
No refuge could save the hireling and slave
From the terror of flight, or the gloom of the
grave:
And the star-spangled banner in triumph doth
wave
O'er the land of the free and the home of the
brave!

IV

Oh! thus be it ever, when freemen shall stand
Between their loved homes and the war's deso-
lation!
Blest with victory and peace, may the heav'n
rescued land
Praise the Power that hath made and preserved
us a nation.
Then conquer we must, when our cause it is just,
And this be our motto: "In God is our trust"
And the star-spangled banner in triumph shall
wave
O'er the land of the free and the home of the
brave!

The Star-Spangled Banner which Francis Key saw through the rockets red glare is now in The Smithsonian Institution. The flag has 15 stripes and 15 stars, for the original 13 states, plus Vermont and Kentucky.

The right to own property carries with it the necessity to plan for the future ownership of that property. No matter how humble or vast a person's estate, a will is a must.

PLANNING FOR POSTERITY

Sound personal money management requires the drawing of a will, providing for the disposition and management of your estate. You may feel that you don't have enough assets to warrant the making of a will—don't be misled. If you die without leaving a will:

- Your family may find themselves unnecessarily involved in certain court procedures.
- Your knowledge of the property you own and your advice as to its disposition cannot be passed on.
- You lose the privilege of naming

your executor (the person you specify in your will to settle your estate).

- You lose the privilege of naming a guardian for your minor children. This is vital, particularly if your wife does not survive you.
- You lose the opportunity to minimize estate and inheritance taxes.
- If there is no immediate family your property may be passed on to persons in whom you have no particular interest.

In contrast, a will gives you the advantage of specifying:

- To whom your property should go.
- When it should go.
- In what amounts it should go.
- How it should be safeguarded.
- By whom it should be handled.

It is always necessary that an attorney draw your will. The fee usually ranges from \$50 to \$100 and is well worth it. If you try to draw your own will, you may fail to meet appropriate legal requirements, or your intent may not be clearly stated and a court, at some later date, may order distribution of your property in a way never intended by you.

The Net Worth Statement provided here should be filled out as accurately as possible. It will give you a picture of your total estate, after debts have been settled. The trust department of your local bank, in conjunction with your attorney, will be happy to help you with your estate planning, based on an accurate assessment of your worth.

NET WORTH STATEMENT

Assets

Cash: on hand	\$	_____
savings accounts		_____
checking accounts		_____
House, market value		_____
Other real estate, value		_____
Household furnishings, value		_____
Automobile(s), value		_____
Life insurance, cash value		_____
Stocks and bonds, today's value		_____
Money owed you		_____
Other assets		_____

TOTAL

\$ _____

Obligations

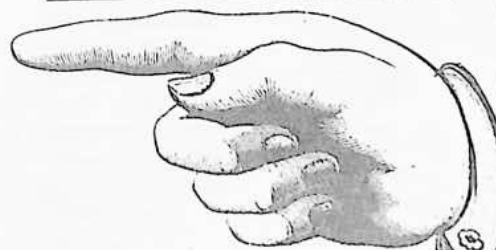
Mortgages, balance due	\$	_____
Installment debts, balance due		_____
Credit cards, balance due		_____
Charge accounts, owed		_____
Other debts, total owed		_____

TOTAL

\$ _____

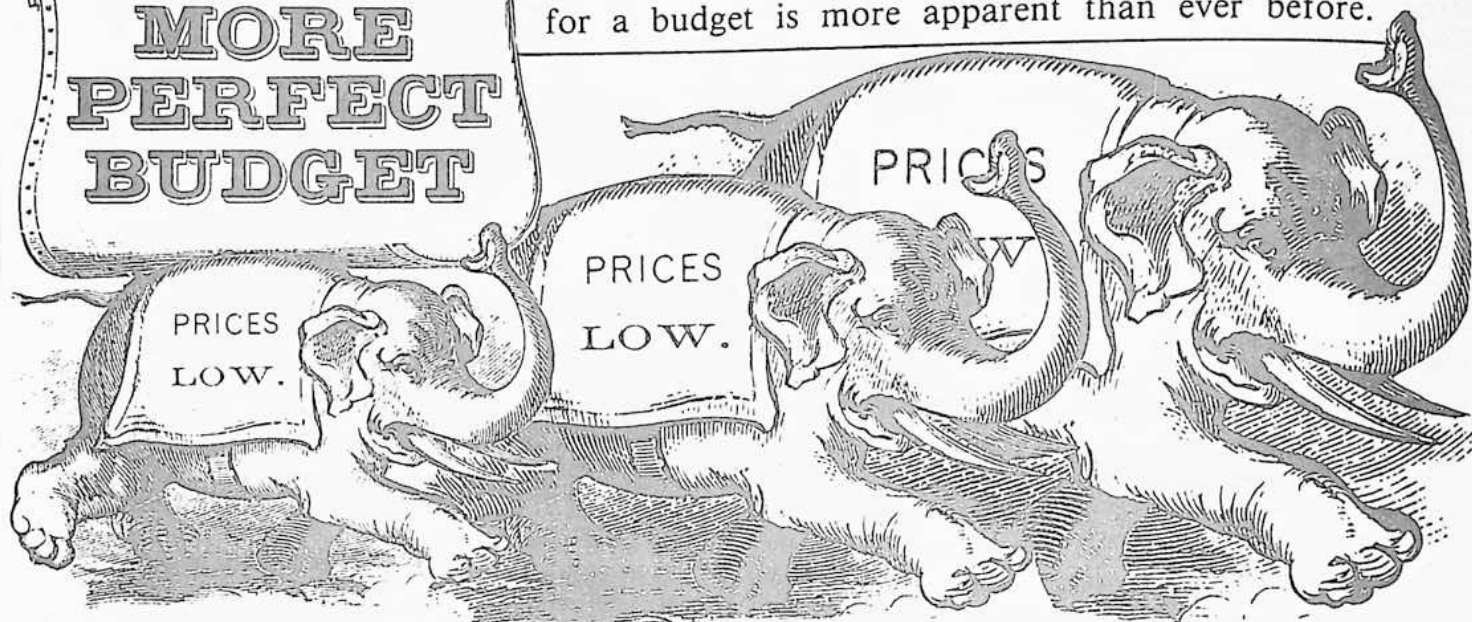
Net Worth

(assets minus obligations) \$ _____





Even in the days of the general store, American families have had to stretch their resources to be able to afford all they needed and wanted. Today the need for a budget is more apparent than ever before.



In this day and age of ever-increasing inflation, it is more important than ever to prepare a practical budget for you and your family. Your budget should be a financial plan for the management of your income; a general plan for organized spending and saving drawn up ahead of time. This kind of planning will help you and your family to see alternatives in spending, help you weigh values and make wiser decisions about what will benefit or satisfy your family most.

Make the planning of your budget a joint family effort. By showing each member of the family just what the financial picture is, everyone will know what's involved and all can pitch in to help. Allowing your children to participate in determining what the family's spending priorities should be helps them develop self-confidence and a sense of responsibility.

The charts on the following pages have been divided into 15 basic areas of spending, with a monthly income summary on the bottom of each page. Sit down as a family and try to determine how monthly income should be best divided amongst these categories. Bear in mind that a truly workable budget is one that enables you to keep track of your spending

and plan for the future, while at the same time allowing you to meet day-to-day needs comfortably.

As you break down areas of high-priority expenditure, remember that it is your net income upon which you must count—what you take home after income taxes and other deductions which may come out of your salary. At the end of each month, add up your expenses in each category, and your total expenses for the month. Deduct that figure from your income for the month. Then you will know whether you are living within your budget (the difference between income and spending should be zero or surplus income) or whether you are living above and beyond your means (the difference between income and spending will be a minus number—you are spending more than you are earning). Once you know this, you and your family will be able to make adjustments in order to keep spending in line with income.

An important, but frequently ignored, part of your budget is the amount you set aside for savings. This is the one category you can least afford to trim. Financial experts all agree that a nest-egg provides a solid base on which to build your personal financial

structure. The general rule of thumb is that the minimum amount of savings you have should be equal to 3 to 6 months' income. In these days of inflation, you'd be wise to set your goal at the 6 month figure, rather than the lower one. A savings account is the most "liquid" asset you can have. If you are confronted with a sudden emergency, it will take you about a week to realize cash from the sale of a stock; and then you might lose money on the sale. As you go along with your budget on a month to month basis, adjust expenses in each category, if you must, to keep your savings goal constant.

REMEMBER—A BUDGET SHOULD BE DESIGNED TO MAKE YOUR GOALS BECOME REALITY, NOT DENY YOU AND YOUR FAMILY DAY TO DAY PLEASURES. MAKE IT FLEXIBLE ENOUGH TO DO THIS.





The Past, Present and Future at a glance

The number shown with each year shows you what calendar to use for that year.

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1776	9	1001	5	1025	1	1051	4	1076	14	1501	3	1525	6	1551	2	1576	12
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1778	5	1003	7	1027	10	1053	7	1078	3	1503	5	1528	8	1553	5	1578	1
1779	6	1004	8	1028	5	1054	1	1079	4	1504	13	1529	3	1554	6	1579	2
1780	14	1005	3	1029	6	1055	2	1080	12	1505	1	1530	4	1555	7	1580	10
1781	2	1006	4	1030	7	1056	10	1081	7	1506	2	1531	5	1556	8	1581	5
1782	3	1007	5	1031	8	1057	5	1082	1	1507	3	1532	13	1557	3	1582	6
1783	4	1008	13	1032	3	1058	6	1083	2	1508	11	1533	1	1558	4	1583	7
1784	12	1009	1	1033	4	1059	7	1084	10	1509	6	1534	2	1559	5	1584	8
1785	7	1010	2	1034	5	1060	8	1085	5	1510	7	1535	3	1560	13	1585	3
1786	1	1011	3	1035	12	1061	3	1086	6	1511	1	1536	11	1561	1	1586	4
1787	2	1012	11	1036	1	1062	4	1087	7	1512	9	1537	6	1562	2	1587	5
1788	10	1013	6	1037	2	1063	5	1088	8	1513	4	1538	7	1563	2	1588	13
1789	5	1014	7	1038	3	1064	13	1089	3	1514	5	1539	1	1564	11	1589	1
1790	6	1015	1	1039	4	1065	1	1090	2	1515	6	1540	9	1565	6	1590	2
1791	7	1016	9	1040	11	1066	2	1091	5	1516	14	1541	4	1566	7	1591	3
1792	8	1017	4	1041	7	1067	3	1092	13	1517	2	1542	5	1567	1	1592	11
1793	3	1018	5	1042	8	1068	11	1093	1	1518	3	1543	6	1568	9	1593	6
1794	4	1019	6	1043	9	1069	6	1094	2	1519	4	1544	14	1569	4	1594	7
1795	5	1020	14	1044	5	1070	2	1095	3	1520	12	1545	2	1570	5	1595	1
1796	13	1021	2	1045	5	1071	1	1096	11	1521	7	1546	3	1571	6	1596	9
1797	1	1022	3	1046	6	1072	9	1097	6	1522	1	1547	4	1572	14	1597	4
1798	2	1023	4	1047	14	1073	4	1098	7	1523	2	1548	12	1573	2	1598	5
1799	3	1024	12	1048	2	1074	5	1099	1	1524	10	1549	7	1574	3	1599	6
1800	4	1025	7	1049	3	1075	6	1100	2	1525	5	1550	1	1575	4	2000	14

DIRECTIONS FOR USE

Look for the year you want in the index at left. The number opposite each year is the number of the calendar to use for that year.

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JANUARY	MAY	SEPTEMBER
SMTWTFS	SMTWTFS	SMTWTFS
1 2 3 4 5 6 7	1 2 3 4 5 6 7	1 2 3 4 5 6 7 8
8 9 10 11 12 13 14	8 9 10 11 12 13 14	9 10 11 12 13 14 15
15 16 17 18 19 20 21	15 16 17 18 19 20 21	16 17 18 19 20 21 22
22 23 24 25 26 27 28	22 23 24 25 26 27 28	23 24 25 26 27 28 29
29 30 31	29 30 31	30 31
FEBRUARY	JUNE	OCTOBER
SMTWTFS	SMTWTFS	SMTWTFS
1 2 3 4 5 6 7	1 2 3 4 5 6 7 8	1 2 3 4 5 6 7 8 9
8 9 10 11 12 13 14	9 10 11 12 13 14 15	10 11 12 13 14 15 16
15 16 17 18 19 20 21	16 17 18 19 20 21 22	17 18 19 20 21 22 23
22 23 24 25 26 27 28	23 24 25 26 27 28 29	24 25 26 27 28 29 30
29	30	31
MARCH	JULY	NOVEMBER
SMTWTFS	SMTWTFS	SMTWTFS
1 2 3 4 5 6 7 8	1 2 3 4 5 6 7 8 9	1 2 3 4 5 6 7 8 9 10
9 10 11 12 13 14 15	10 11 12 13 14 15 16	11 12 13 14 15 16 17
16 17 18 19 20 21 22	17 18 19 20 21 22 23	18 19 20 21 22 23 24
23 24 25 26 27 28 29	24 25 26 27 28 29 30	25 26 27 28 29 30
30 31	31	
APRIL	AUGUST	DECEMBER
SMTWTFS	SMTWTFS	SMTWTFS
1 2 3 4 5 6 7 8	1 2 3 4 5 6 7 8 9	1 2 3 4 5 6 7 8 9 10
9 10 11 12 13 14 15	10 11 12 13 14 15 16	11 12 13 14 15 16 17
16 17 18 19 20 21 22	17 18 19 20 21 22 23	18 19 20 21 22 23 24
23 24 25 26 27 28 29	24 25 26 27 28 29 30	25 26 27 28 29 30 31
30	31	

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JANUARY	MAY	SEPTEMBER
SMTWTFS	SMTWTFS	SMTWTFS
1 2 3 4 5 6 7	1 2 3 4 5 6 7	1 2 3 4 5 6 7 8
8 9 10 11 12 13 14	8 9 10 11 12 13 14	9 10 11 12 13 14 15
15 16 17 18 19 20 21	15 16 17 18 19 20 21	16 17 18 19 20 21 22
22 23 24 25 26 27 28	22 23 24 25 26 27 28	23 24 25 26 27 28 29
29 30 31	29 30 31	30 31
FEBRUARY	JUNE	OCTOBER
SMTWTFS	SMTWTFS	SMTWTFS
1 2 3 4 5 6 7	1 2 3 4 5 6 7 8	1 2 3 4 5 6 7 8 9
8 9 10 11 12 13 14	9 10 11 12 13 14 15	10 11 12 13 14 15 16
15 16 17 18 19 20 21	16 17 18 19 20 21 22	17 18 19 20 21 22 23
22 23 24 25 26 27 28	23 24 25 26 27 28 29	24 25 26 27 28 29 30
29	30	31
MARCH	JULY	NOVEMBER
SMTWTFS	SMTWTFS	SMTWTFS
1 2 3 4 5 6 7 8	1 2 3 4 5 6 7 8 9	1 2 3 4 5 6 7 8 9 10
9 10 11 12 13 14 15	10 11 12 13 14 15 16	11 12 13 14 15 16 17
16 17 18 19 20 21 22	17 18 19 20 21 22 23	18 19 20 21 22 23 24
23 24 25 26 27 28 29	24 25 26 27 28 29 30	25 26 27 28 29 30
30 31	31	
APRIL	AUGUST	DECEMBER
SMTWTFS	SMTWTFS	SMTWTFS
1 2 3 4 5 6 7 8	1 2 3 4 5 6 7 8 9	1 2 3 4 5 6 7 8 9 10
9 10 11 12 13 14 15	10 11 12 13 14 15 16	11 12 13 14 15 16 17
16 17 18 19 20 21 22	17 18 19 20 21 22 23	18 19 20 21 22 23 24
23 24 25 26 27 28 29	24 25 26 27 28 29 30	25 26 27 28 29 30 31
30	31	

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JANUARY	MAY	SEPTEMBER
SMTWTFS	SMTWTFS	SMTWTFS
1 2 3 4 5 6 7	1 2 3 4 5 6 7	1 2 3 4 5 6 7 8
8 9 10 11 12 13 14	8 9 10 11 12 13 14	9 10 11 12 13 14 15
15 16 17 18 19 20 21	15 16 17 18 19 20 21	16 17 18 19 20 21 22
22 23 24 25 26 27 28	22 23 24 25 26 27 28	23 24 25 26 27 28 29
29 30 31	29 30 31	30 31
FEBRUARY	JUNE	OCTOBER
SMTWTFS	SMTWTFS	SMTWTFS
1 2 3 4 5 6 7	1 2 3 4 5 6 7 8	1 2 3 4 5 6 7 8 9
8 9 10 11 12 13 14	9 10 11 12 13 14 15	10 11 12 13 14 15 16
15 16 17 18 19 20 21	16 17 18 19 20 21 22	17 18 19 20 21 22 23
22 23 24 25 26 27 28	23 24 25 26 27 28 29	24 25 26 27 28 29 30
29	30	31
MARCH	JULY	NOVEMBER
SMTWTFS	SMTWTFS	SMTWTFS
1 2 3 4 5 6 7 8	1 2 3 4 5 6 7 8 9	1 2 3 4 5 6 7 8 9 10
9 10 11 12 13 14 15	10 11 12 13 14 15 16	11 12 13 14 15 16 17
16 17 18 19 20 21 22	17 18 19 20 21 22 23	18 19 20 21 22 23 24
23 24 25 26 27 28 29	24 25 26 27 28 29 30	25 26 27 28 29 30
30 31	31	
APRIL	AUGUST	DECEMBER
SMTWTFS	SMTWTFS	SMTWTFS
1 2 3 4 5 6 7 8	1 2 3 4 5 6 7 8 9	1 2 3 4 5 6 7 8 9 10
9 10 11 12 13 14 15	10 11 12 13 14 15 16	11 12 13 14 15 16 17
16 17 18 19 20 21 22	17 18 19 20 21 22 23	18 19 20 21 22 23 24
23 24 25 26 27 28 29	24 25 26 27 28 29 30	25 26 27 28 29 30 31
30	31	

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JANUARY	MAY	SEPTEMBER
SMTWTFS	SMTWTFS	SMTWTFS
1 2 3 4 5 6 7	1 2 3 4 5 6 7	1 2 3 4 5 6 7 8
8 9 10 11 12 13 14	8 9 10 11 12 13 14	9 10 11 12 13 14 15
15 16 17 18 19 20 21	15 16 17 18 19 20 21	16 17 18 19 20 21 22
22 23 24 25 26 27 28	22 23 24 25 26 27 28	23 24 25 26 27 28 29
29 30 31	29 30 31	30 31
FEBRUARY	JUNE	OCTOBER
SMTWTFS	SMTWTFS	SMTWTFS
1 2 3 4 5 6 7	1 2 3 4 5 6 7 8	1 2 3 4 5 6 7 8 9
8 9 10 11 12 13 14	9 10 11 12 13 14 15	10 11 12 13 14 15 16
15 16 17 18 19 20 21	16 17 18 19 20 21 22	17 18 19 20 21 22 23
22 23 24 25 26 27 28	23 24 25 26 27 28 29	24 25 26 27 28 29 30
29	30	31
MARCH	JULY	NOVEMBER
SMTWTFS	SMTWTFS	SMTWTFS
1 2 3 4 5 6 7 8	1 2 3 4 5 6 7 8 9	1 2 3 4 5 6 7 8 9 10
9 10 11 12 13 14 15	10 11 12 13 14 15 16	11 12 13 14 15 16 17
16 17 18 19 20 21 22	17 18 19 20 21 22 23	18 19 20 21 22 23 24
23 24 25 26 27 28 29	24 25 26 27 28 29 30	25 26 27 28 29 30
30 31	31	
APRIL	AUGUST	DECEMBER
SMTWTFS	SMTWTFS	SMTWTFS
1 2 3 4 5 6 7 8	1 2 3 4 5 6 7 8 9	1 2 3 4 5 6 7 8 9 10
9 10 11 12 13 14 15	10 11 12 13 14 15 16	11 12 13 14 15 16 17
16 17 18 19 20 21 22	17 18 19 20 21 22 23	18 19 20 21 22 23 24
23 24 25 26 27 28 29	24 25 26 27 28 29 30	25 26 27 28 29 30 31
30	31	

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JANUARY	MAY	SEPTEMBER
SMTWTFS	SMTWTFS	SMTWTFS
1 2 3 4 5 6 7	1 2 3 4 5 6 7	1 2 3 4 5 6 7 8
8 9 10 11 12 13 14	8 9 10 11 12 13 14	9 10 11 12 13 14 15
15 16 17 18 19 20 21	15 16 17 18 19 20 21	16 17 18 19 20 21 22
22 23 24 25 26 27 28	22 23 24 25 26 27 28	23 24 25 26 27 28 29
29 30 31	29 30 31	30 31
FEBRUARY	JUNE	OCTOBER
SMTWTFS	SMTWTFS	SMTWTFS
1 2 3 4 5 6 7	1 2 3 4 5 6 7 8	1 2 3 4 5 6 7 8 9
8 9 10 11 12 13 14	9 10 11 12 13 14 15	10 11 12 13 14 15 16
15 16 17 18 19 20 21	16 17 18 19 20 21 22	17 18 19 20 21 22 23
22 23 24 25 26 27 28	23 24 25 26 27 28 29	24 25 26 27 28 29 30
29	30	31
MARCH	JULY	NOVEMBER
SMTWTFS	SMTWTFS	SMTWTFS
1 2 3 4 5 6 7 8	1 2 3 4 5 6 7 8 9	1 2 3 4 5 6 7 8 9 10
9 10 11 12 13 14 15	10 11 12 13 14 15 16	11 12 13 14 15 16 17
16 17 18 19 20 21 22	17 18 19 20 21 22 23	18 19 20 21 22 23 24
23 24 25 26 27 28 29	24 25 26 27 28 29 30	25 26 27 28 29 30
30 31	31	
APRIL	AUGUST	DECEMBER
SMTWTFS	SMTWTFS	SMTWTFS
1 2 3 4 5 6 7 8	1 2 3 4 5 6 7 8 9	1 2 3 4 5 6 7 8 9 10
9 10 11 12 13 14 15	10 11 12 13 14 15 16	11 12 13 14 15 16 17
16 17 18 19 20 21 22	17 18 19 20 21 22 23	18 19 20 21 22 23 24
23 24 25 26 27 28 29	24 25 26 27 28 29 30	25 26 27 28 29 30 31
30	31	

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JANUARY							DAY							SEPTEMBER												
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S						
1	2	3	4	5	6	7	1	2	3	4	5	6	7	8	1	2	3	4	5	6	7	8	9	10	11	12
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15	16	17	18	19	20	21	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31			
22	23	24	25	26	27	28	22	23	24	25	26	27	28	29	30	31										
29	30	31					29	30	31																	
FEBRUARY							JUNE							OCTOBER												
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S						
1	2	3	4	5	6	1	1	2	3	4	5	6	1	1	2	3	4	5	6	7	8	9	10	11	12	13
8	9	10	11	12	13	8	8	9	10	11	12	13	9	9	10	11	12	13	14	15	16	17	18	19	20	21
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22	23	24	25	26	27	22	22	23	24	25	26	27	23	23	24	25	26	27	28	29	30	31				
29	30					29	29	30					29	30												
MARCH							JULY							NOVEMBER												
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S						
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22	23	24	25	26	27	22	22	23	24	25	26	27	23	23	24	25	26	27	28	29	30	31				
29	30	31				29	29	30	31				29	30												
APRIL							AUGUST							DECEMBER												
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S						
1	2	3	4	5	6	1	1	2	3	4	5	6	1	1	2	3	4	5	6	7	8	9	10	11	12	13
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22	23	24	25	26	27	22	22	23	24	25	26	27	23	23	24	25	26	27	28	29	30	31				
29	30	31				29	29	30	31				29	30												



Hear Ye! Hear Ye!

It's terrific to hear from someone far away and it's thoughtful to call long distance.

You can cut your budget by having better control over your Long Distance interstate calls if you know the rules.

Rule #1: Take advantage of the new one-minute dial-direct specials. They are good for any interstate Long Distance call you dial yourself from your home or office. The coast-to-coast daytime rate is only 56¢. Shorter distances cost even less.

Rule #2: Remember that additional minutes always cost less than the first. It's 56¢ for the first minute, and

only 40¢ for each additional minute. That's the maximum coast-to-coast rate to dial any other state except Alaska or Hawaii. On shorter distances, additional minutes cost even less.

Rule #3: Note the big difference between dial-direct and person-to-person rates. With the new one-minute rate you can call back several times and still save money over one person-

to-person call. (Hard to believe? Check the rate chart below.)

Rule #4: Calling on nights or weekends costs you less.

If you're calling after business hours or on weekends, you can take advantage of the night and weekend rate of 22¢ or less. And each additional minute is always less than the first. Check the rate chart below for the fine points.

NEW RATES FOR COAST-TO-COAST INTERSTATE CALLS

DIAL-AND-SAVE ONE MINUTE RATES		
FULL RATE	35% DISCOUNT	60% DISCOUNT
WEEKDAYS Monday-Friday 8 a.m.-5 p.m.	EVENINGS Sunday-Friday 5 p.m.-11 p.m.	NIGHTS & WEEKENDS Every night 11 p.m.-8 a.m. Saturday— day and night Sunday— day and night except 5 p.m. to 11 p.m.
First Minute 56¢	First Minute 36¢	First Minute 22¢

Additional minutes cost less than the first minute

Dial-direct rates on all interstate calls (excluding Alaska) completed from a residence or business phone without operator assistance. They also apply on calls placed with an operator from a residence or business phone where dial-direct facilities are not available. For dial-direct rates to Hawaii, check your operator. Dial-direct rates do not apply to person-to-person, coin, hotel-guest, credit card or collect calls, or to calls charged to another number, because an operator must assist on such calls. Rates quoted do not include tax.

OPERATOR- ASSISTED THREE MINUTE RATES
STATION-TO-STATION
Full rates apply at all times First 3 minutes \$1.95
PERSON-TO-PERSON
Full rates apply at all times First 3 Minutes \$3.55

Additional minutes same as dial rate. Applicable discounts apply to additional minutes during "Evening" and "Night & Weekend" periods.

far away and
interstate calls

having better
interstate calls

on nights or weekends
calling after business
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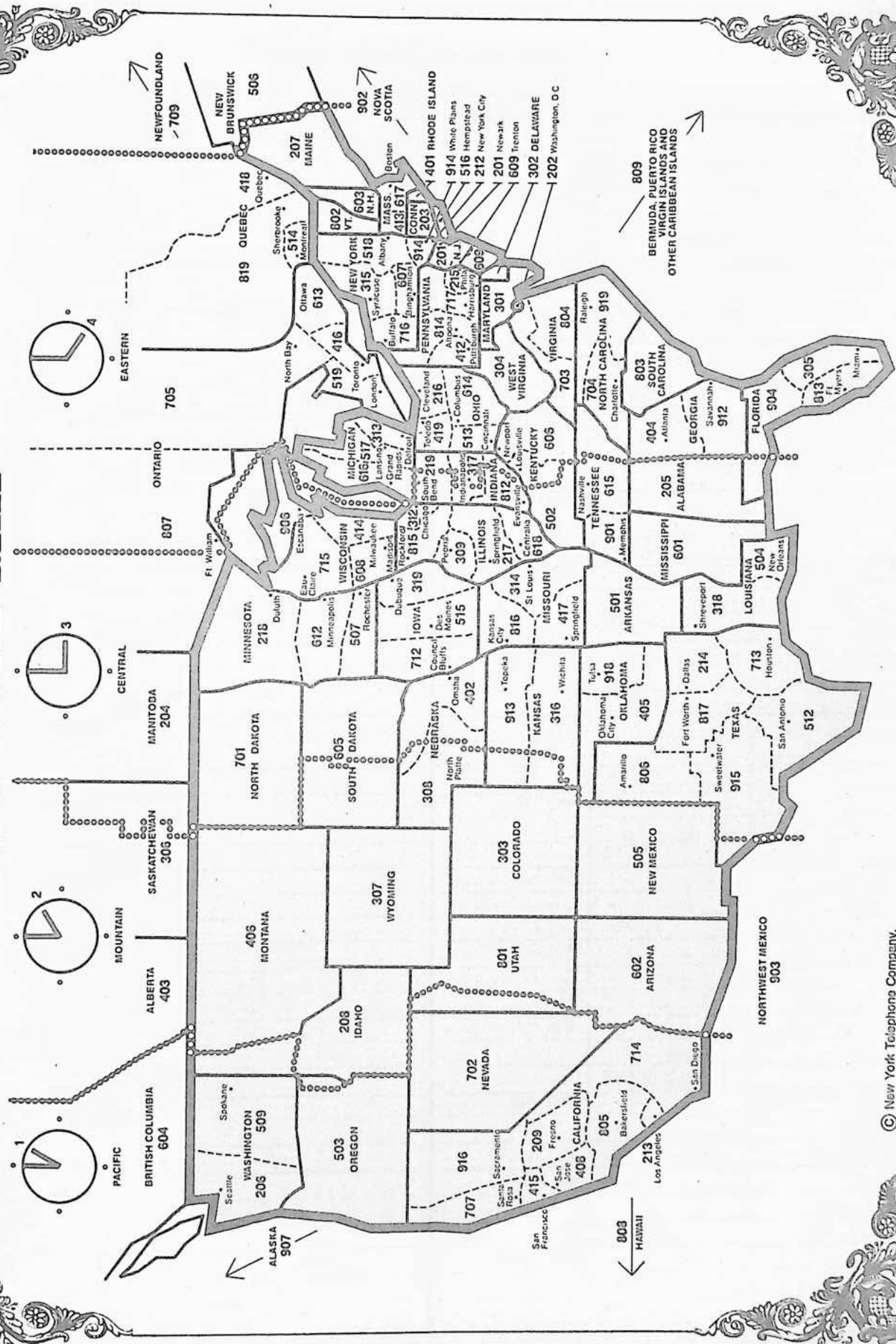
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AREA CODE MAP





Metric Conversion Chart



Our system of weights and measures has long been an independent one. Gradually, we've learned the value of an international metric standard. These conversion tables will help you adjust to the way of the future.

LINEAR MEASURE

1 inch.....	2.5400 centimeters
1 foot.....	.3048 meter
1 yard.....	.9144 meter
1 rod.....	5.0292 meters
1 mile.....	1.6093 kilometers
1 centimeter.....	.3937 inch
1 decimeter.....	3.9370 inches
1 decimeter.....	.3281 foot
1 meter.....	39.3700 inches
1 meter.....	3.2808 feet
1 meter.....	1.0936 yards
1 kilometer.....	3280.83 feet
1 kilometer.....	1093.611 yards
1 kilometer.....	198.838 rods
1 kilometer.....	.62137 miles

SQUARE MEASURE

1 sq. inch.....	6.4516 sq. centimeters
1 sq. foot.....	.0929 sq. meter
1 sq. yard.....	.8361 sq. meter
1 sq. rod.....	25.2930 sq. meters
1 acre.....	4046.8730 sq. meters
1 acre.....	.404687 hectare
1 sq. mile.....	258.9998 hectares
1 sq. mile.....	2.5900 kilometers
1 sq. centimeter.....	.1550 sq. inch
1 sq. decimeter.....	15.5000 sq. inches
1 sq. meter.....	1550.0000 sq. inches
1 sq. meter.....	10.7640 sq. feet
1 sq. meter.....	1.1960 sq. yards
1 hectare.....	2.4710 acres
1 hectare.....	395.3670 sq. rods
1 hectare.....	24.7104 sq. chains
1 sq. kilometer.....	247.1040 acres
1 sq. kilometer.....	.3861 sq. mile

The hectare is the unit of land measure.

CUBIC MEASURE

1 cu. inch.....	16.3872 cu. centimeters
1 cu. foot.....	28.3170 cu. decimeters
1 cu. yard.....	.7645 cu. meter
1 cord.....	3.624 cu. meters
1 cu. centimeter.....	.0610 cu. inch
1 cu. decimeter.....	.0353 cu. foot
1 cu. meter.....	1.3079 cu. yards
1 cu. meter.....	.2759 cord

The cubic meter when used for measuring wood is called a ster.

CAPACITY

1 minim.....	.0616 milliliters
1 fluid dram.....	3.6966 milliliters
1 fluid ounce.....	29.5730 milliliters
1 gill.....	118.2920 milliliters
1 liquid pint.....	.4732 liter
1 liquid quart.....	.9463 liter
1 gallon.....	3.7853 liters
1 milliliter.....	16.2311 minims
1 milliliter.....	.2705 fluid dram
1 milliliter.....	.0338 fluid ounce
1 liter.....	2.1134 liquid pints
1 liter.....	1.0567 liquid quarts
1 liter.....	.2642 gallon
1 dry quart.....	1.1012 liters
1 dry peck.....	.8810 dekaliter
1 bushel.....	.3523 hectoliter
1 liter.....	.9081 dry quart
1 dekaliter.....	1.1351 pecks
1 hectoliter.....	2.8378 bushels

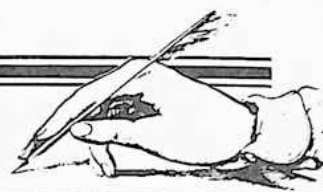
The liter is used for both liquid and dry measure.

WEIGHT

1 grain.....	.0648 gram
1 ounce troy.....	31.103 grams
1 pound troy.....	.3732 kilogram
1 ounce avoirdupois.....	28.350 grams
1 pound avoirdupois.....	.4536 kilogram
1 short ton.....	.9072 tonneau
1 long ton.....	1.0160 tonneaus
1 gram.....	15.4324 grains
1 gram.....	.0322 ounce troy
1 gram.....	.0353 ounce avoirdupois
1 kilogram.....	2.6792 pounds troy
1 kilogram.....	2.2046 pounds avoirdupois
1 tonneau.....	1.1023 short tons
1 tonneau.....	.9842 long ton
1 tonneau.....	2204.6223 pounds avoirdupois



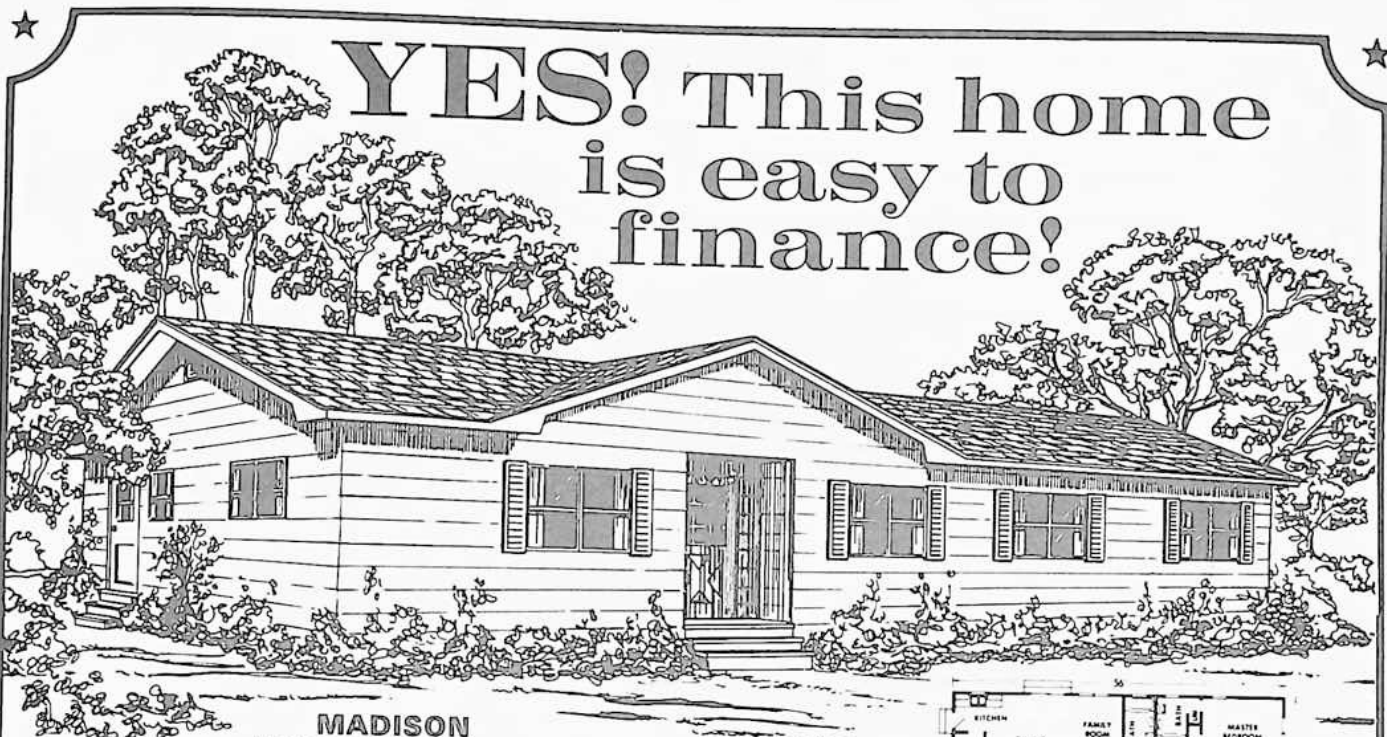
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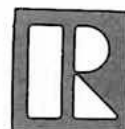
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