

# The Spotlight

JULY 24, 1975  
VOL. XX, NO. 29

Controlled Circulation Publication

20¢



See Page 13

19th Annual

# COME TO THE FAIR

Two  
Weekends

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# Spotlight CALENDAR

**Tri-Village FISH** — Call 439-3578 for voluntary service — 24 hours a day the year 'round — offered by residents of Delmar, Elsmere and Slingerlands to their neighbors in need of help in any emergency.

**Bethlehem Jaycees** meet first and third Wednesdays of the month, 8 P.M., Center Inn, 9W, Glenmont.

**Welcome Wagon** — Newcomers and mothers of new babies call 785-9640, Mon. thru Sat., 8:30 A.M.-6:00 P.M. so you may have a Welcome Wagon call.

**Bethlehem Memorial Auxiliary** to Post #3185, Veterans of Foreign Wars, meets the third Monday of every month, at the Post Rooms, 404 Delaware Ave., Delmar.

**The Albany County Pistol Club**, Winne Place and Maewin Drive, Delmar, welcomes guests at its indoor pistol range every Tuesday at 8 P.M. Information: Dave Herbach, 439-4372 or Tom Corrigan, 439-3301.

**Monarch Club** of Albany meets every Tuesday night at 6 at the Center Inn, Glenmont.

**Give and Take Shop**, staffed and stocked by residents of Delmar, clothing for all occasions, all ages, all sizes, available to everyone. Basement St. Thomas Apostle Church & Rectory), Mon. 9:30-11:30 A.M., Tues. 1-3 P.M., Sat. 10 A.M.-12 Noon.

**Every Thursday** at 7 P.M., Delmar Reformed Church, scout meeting for handicapped, Troop 159.

**Kiwanis Club** of Delmar meets every Monday night at 6:15 at The Center Inn, Route 9W, Glenmont.

**Bethlehem Lions Club** meets 1st and 3rd Wednesdays of the month at LaCasa, Selkirk, 6:30 P.M.

**AARP** meets 12:30 P.M., third Tuesday of month, Delmar First United Methodist Church, Kenwood Avenue, Delmar.

**Rotary Club** of Delmar meets every Tuesday night 6:15 at Schrafft's Motel.

**The Delmar Community Orchestra** rehearses every Monday evening from 8 to 10 at the First United Methodist Church of Delmar.

**Bethlehem Junior Woman's Club** meets 2nd Wednesday of each

month, 8 P.M., Bethlehem Public Library.

**Bethlehem Recycling Program** (paper, cans, glass), Town Garage, 114 Adams St., Delmar. Mon. thru Fri., 8 A.M.-4 P.M. Papers should be tied, cans flattened, bottles clean w/metal removed.

**Rosary** — St. Thomas Church, Adams Place, Delmar, every Thursday, at 11:45 A.M.

**Nathaniel Adams** Blanchard Post #1040, American Legion Auxiliary, meets third Tuesday of month except July & Aug., 8 P.M., Post rooms.

**Nathaniel Adams** Blanchard Post #1040, American Legion, meets first and third Monday of month (when holiday occurs, move to Tuesday) except July and August. 8:30 P.M.

**8:15 P.M., meeting**, every Wednesday, Gam-Anon, wives of compulsive gamblers, St. Pius Church, Loudonville. 462-6916 or P.O. Box 23, Albany.

**Onesquethaw O.E.S.** meets on the first and third Wednesday of every month at the Masonic Temple in Delmar.

**Glenmont Lions Club** meets 2nd and 4th Tuesdays of the month at LaCasa Restaurant, Selkirk, 6:30 P.M. Visitors welcome. Info: Frank Muria, 767-2408.

**Glenmont Homemakers** meet 3rd Wed. of month; Glenmont Comm. Church, 8 P.M.

**8 P.M., monthly meeting**, last Thursday of each month, Elsmere Fire Co.

**Bethlehem Lodge** meets on 1st and 3rd Wednesday of every month, Ladies' Auxiliary meets on 2nd Wednesday of every month.

**Bethlehem Youth Employment Service**, 114 Adams St., Delmar. Summer Schedule, Monday-Friday, 8:30 A.M.-1:00 P.M. Telephone: 439-2238.

**Every Tuesday** and Friday night at 8:00 — Lecture and discussion on communication and how it effects your life — at Scientology Albany, 260 Lark St., Albany. Admission free.

**Citizen Band Radio Club** 1st Thursday, Third Tuesday at the Center Inn, Glenmont, 8:00 P.M. Mrs. John Silvia. 463-7675.

**Sports Car Club** of America first Wed. of each month 8:00 P.M. at the Center Inn, Glenmont, Marie Corrin, 869-6948.

**Every Sunday** — July and August — Summer services 9:30 A.M. Light breakfast served at 8:30 A.M. All welcome. Bethlehem Lutheran Church, 85 Elm Ave., Delmar.

**Bethlehem Jaycees** meet 4th Monday of each month, 7:30 P.M., for further information please contact Denise Linstruth 439-5312.

**Berne Lodge #684** of F&AM meets the 1st and 3rd Saturday of every month at 8:00 P.M. Fellowcraft every 3rd Monday 6:00 P.M. Eastern Star on 2nd & 4th Tues. of every month.

**Great Dane Club** of Greater Albany meets 2nd Fri. of the month, 8:00 P.M., Center Inn, Glenmont. Guests are welcome. Info: call 785-7253.

**Every Sunday** at 2:30 P.M., lecture on inter personal relations at Scientology, 23 Rockefeller Rd., Delmar. Open to the public. For information 439-1810.

**Clam Chowder and Bake Sale** the 3rd Friday of every month: June-August from 12-4 at the New Salem Reformed Church. Bring your own container.

**Empire Motor Sports Club**, third Thursday each month at the Center Inn, Glenmont, 8:00 P.M. Lee Beauregard. 456-0019.

## THURSDAY, JULY 24

**8:30 P.M.**, Theresa Cooke & Jack Barner will meet with supporters, Bethlehem Library. Information: 439-0023.

**8 P.M., Exhibition** of the Martial Arts, Judo & Karate, Elm Avenue Park.

## FRIDAY, JULY 25

**7 P.M., Opening Night** of Punkintown Fair, Route 85A, presented by New Salem Volunteer Fire Department. No admittance fee or charge for acres of supervised car parking. Rides, games, goodies — FUN FOR ALL.

**6:30 P.M. — Punkintown Fair, Route 85A.**

**10 A.M.-4 P.M.**, Flea Market, by Women's Guild, at Jerusalem Reformed Church, Feura Bush.

## MONDAY, JULY 28

**9:30 A.M.**, Vacation Church School starts, First United Methodist Church, Delmar.

## WEDNESDAY, JULY 30

**7:30 P.M.**, the movie "Willy Wonka and the Chocolate Factory" at the Bethlehem Public Library, Delmar. No admission charge.

## THURSDAY, JULY 31

**Bethlehem Senior Citizens** trip to Cooperstown, luncheon at Otasaga Hotel.

**6 P.M., Swim Meet**, Delmar Dolphins vs. SUNY at Elm Ave. Park.

# Further Reductions SUMMER SALE

## Men's & Women's Shoes

### Men's White Shoes

30% OFF



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DELAWARE PLAZA

**FRIDAY, AUGUST 1**

**7 P.M.** — **Punkintown Fair**, Route 85A, a family fun affair presented by New Salem Volunteer Fire Department. No charge for admittance and acres of supervised car parking. Features: Rides, Games, Goodies.

**7:30 P.M.**, Multiple Sclerosis Choral Concert Benefit, Delmar Library Community Room. Donation: \$1.

**SATURDAY, AUGUST 2**

**6:30 P.M.** — **LAST NIGHT** of Punkintown Fair, Route 85A — An all out family fun affair presented by New Salem Volunteer Fire Department. Free admission — free supervised car parking. Action rides, games galore, sweetmeats and good things to eat.

**8 P.M.**, Senior Drum & Bugle Corps Competition, Mt. Pleasant H.S., Schenectady.

**9 A.M.**, **Horse Show**, Locust Knoll Farm, Rt. 443, Clarksville. English, Western & Pony Classes. Open to all.

**SUNDAY, AUGUST 3**

**11 A.M.**, **All-Pony Show**, Locust Knoll Farm, Rt. 443, Clarksville, performance classes open to all ponies 54" & under.

**WEDNESDAY, AUGUST 6**

**7:30 P.M.** The Evening on the Green at the Bethlehem Public Library, Delmar presents Al Cappetti, Square Dance caller. No admission charge. Bring your dancing shoes, or a blanket or lawn chair.

**CHURCH DIRECTORY**

**FIRST CHURCH OF CHRIST, SCIENTIST**  
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201 Elm Avenue, Delmar  
439-9492  
David P. McDowell — Pastor

**BETHLEHEM BAPTIST CHURCH**

Rev. Glen R. Watts, Pastor  
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439-9252

George H. Phelps, Pastor

**Look what we found!  
IN THE MAILBAG**

Dear Editor:

Mrs. Jo McGeary, desk clerk at Selkirk Railroad, would like to thank the Bethlehem Police and Ambulance group for their prompt and very good care when she was thrown from her automobile last Sunday in Glenmont. She would also like to thank the kind neighbor who called in for assistance.



**Pre-School Playground**

The afternoon session of the playground for children age 4-6 will be held at the Slingerlands Elementary School during July 28-Aug. 8. The final session — Aug. 11-22 will be held at the Elsmere School in the mornings and at Hamagrael School in the afternoons. Children do **NOT** need to live in the district to attend any school and may repeat sessions if desired. For further information and registration call Pat Corrigan 439-3301.

**The Spotlight  
Goes to School**

**Graduates**

At recent S.U.N.Y.A. commencement, Mrs. Wm. (Eleanor) Brown of Slingerlands received the Ed.D. Mrs. Brown specialized in Curriculum and Instruction, with a special interest in English Education. She has an A.M. from Columbia University and did her undergraduate work at Hunter College in New York City, where she was elected to Phi Beta Kappa.

**LIBRARY  
NOTES**

**A Real Delight**

Would you like to see a delightful movie with a happy ending that's lots of fun? Come to the 4th Evening on the Green at the Bethlehem Public Library on Wednesday, July 30th. "Willie Wonka and the Chocolate Factory" will be shown at 7:30 P.M. in the Large Community Room of the Library.

"Willie Wonka" is the story of a young boy named Charlie who comes from a poor family. He and his grandfather, played by Jack Albertson, have many exciting adventures with the famous Willie Wonka, played by Gene Wilder. Willie Wonka owns a chocolate factory, and he decides to have a contest in which five people will win an opportunity to tour his factory and win a lifetime supply of chocolate. In order to determine the winners of the contest, he puts five golden tickets inside five of his famous Wonka Chocolate Bars. The people who find the tickets win the contest.

Find out who gets the golden tickets and what happens to them on Wednesday, July 30th at 7:30 at the Bethlehem Pub-

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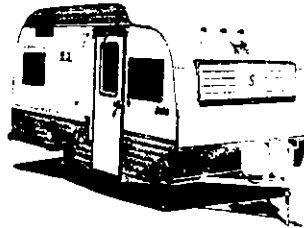
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lic Library. The movie is free, and is suitable for people of all ages. You'll love it.

1 1/2 hour Wednesday evening.

This course will be offered again September 8 & 10. If further information is desired call 439-4921, ext. 320.

**Multiple Sclerosis Benefit Choral Concert**

Nine Bethlehem girls will sign for your entertainment and to benefit Multiple Sclerosis. Concert will be held at the Delmar Library, Large Community Room on Friday, August 1st at 7:30 P.M. — Suggested Donation — \$1.00.

The local singers in this group are Laura Hartheimer, Anita Holmburg, Sue Steinberg, Lisa Schnurr, Jill Baker, Accompanist is Marit Snow.

**Sweet Stolen Time**

My household tasks I sometimes shirk,  
So I can do my mental work;  
To take the trash down to the can,  
This doesn't help my mind expand,  
And dusting's not my favorite thing,

It doesn't cause my heart to sing.

These aren't the things that I would choose,  
I'd much prefer to court the muse.

Our work tis' true will still remain,

But the words we seek, won't come again.

So to create a verse and make it rhyme,

This is to me sweet, stolen time!

Gertrude Kiley

**Mobile Community Service Project**

A division of St. John's Center **Needs Your Help.** The Project is aimed at finding usable furniture and other household furnishings for underprivileged families. Donations can be made by calling the project office at 472-9091.

Items **always** needed include: Kitchen chairs and tables, Living Room chairs, couches and tables, Beds-single and double-and bed frames, Dressers and bureaus, Rugs and carpets, Other household sundries.

**Evening Service**

The New Salem Reformed Church, Route 85, New Salem, will hold their third outdoor evening service Thursday, July 24, at 7 P.M. Guest speaker will be the Reverend Johannes Kuiper. Rev. Kuiper, a 1969 graduate of Central College and pastor of the Second Reformed Church of Coxackie, has an unconventional approach to preaching. He often shares the pulpit with hand puppets like Johnny Smart who perform traditional stories and fairytales that go back 400 years to teach humanitarian lessons.

George Kendal, guitarist, will provide music for the service which promises to be entertaining and enlightening.

**Auction**

Auction and Flea Market to be held by the Fellowcraft club and Linaí Chapter of Berne Lodge on July 26, at the Lodge grounds, starting at 1:30 P.M. Refreshments at the snack

bar by members of the Linaí Chapter

For pick-up service, call 872-1880, 872-1166, 872-0414, 872-0560, 872-1476, or RO5-4825.

Anyone wishing to drop off any items, Lodge will be open on Sat. 19th from 1 P.M. - 4 P.M. Auctioneer: Mr. Doug Cater.

**Spotlight Engagements**

Mr. and Mrs. John E. Deragon of Feura Bush, announce the engagement of their daughter, Kimberly Ann, to Fletcher Thomas Finke, son of Mr. and Mrs. Robert H. Finke of Ravena.

Miss Deragon is a 1975 graduate of Ravena-Coeymans-Selkirk School. She plans to



attend Mildred Elley School in the fall.

Mr. Finke is also a 1975 graduate of Ravena-Coeymans-Selkirk School. He plans to attend Utica College of Syracuse University in the fall.

No date has been set for the wedding.

•••

Mr. and Mrs. Frederic B. Adler of 44 Betsy Lane, Delmar, announce the engagement of their daughter Rachel Jessica to James Russell Gilson, son

*Here & There*

**3-Hour Driving Course**

The New York State Vehicle and Traffic Law requires that all applicants for driver's license must have taken the Three-Hour Safe Driving Course. Proof of completed training must be presented at the time of scheduling the road test appointment. Bethlehem Central Continuing Education will offer this course on August 4 & 6 at the Bethlehem Central High School, Room 19A, at 7:15 P.M. You must have your learner's permit to be admitted to the class which consists of two 1 1/2 hour sessions, 1 1/2 hours Monday evening and the other



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Miss Vanderlinde is an alumna of BCHS and the College of William and Mary. She received a master's degree in psychology from Vanderbilt University in May.

Her fiance is a magna cum laude graduate of State University College at Geneseo and of Vanderbilt University Law School in May.

An August 23 wedding is planned.

...

Mr. and Mrs. Charles Geel, Sr. of Feura Bush, announce



the engagement of their daughter Mia to Robert Helligrass, son of Mr. and Mrs. Anthony Alvaro of Feura Bush.

Mia is a graduate of BCHS and Austin Beauty School.

Robert is a graduate of RCS and is now in the U.S. Air Force.

An August 16 wedding is planned.

### Spotlight Weddings

#### Kullman-Boonstra

Melissa Alice Kullman and Donald Garry Boonstra were married June 28 in The First United Methodist Church of Delmar, the Rev. Robert E. Thomas officiating. The bride is the daughter of Dr. & Mrs. Nathan E. Kullman Jr., of Del-



mar. Her husband is the son of Mr. and Mrs. Garry Boonstra Jr. of Hawthorne, New Jersey.

The bride is a graduate of Bethlehem Central HS and is a junior at Montclair State College, Upper Montclair, New Jersey. The groom is a graduate of Hawthorne High School and is presently employed by the Radburn Cake Box, Fairlawn, N.J. The reception for the couple was held at the Aurania Club in Albany.

...

#### Oravsky-Millious

Linda Oravsky, daughter of Mr. Benjamin and Mrs. Dorothy Oravsky, of Greenville, became the bride of Ronald Millious, son of Mrs. Kathy Millious, and the late Floyd Millious of Ravena.

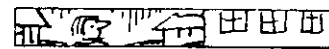
Linda is a graduate of Greenville H.S. Ronald is a graduate of RCS and is presently employed by Bell Telephone.

...

#### Bloodgood-Wright

On June 14, Mary Bloodgood, daughter of Mr. & Mrs. George Bloodgood of Delmar, became the bride of Wayne Wright, son of Mrs. Marie Wright of Delmar and Mr. Walter Wright of Texas.

Mary is a graduate of the State University at Oneonta.



Paris' Latin Quarter got its name from the days in the middle ages when students and tutors from the University of Paris would go there, and converse in Latin.



engagement of their daughter, Susan Kay, to Gary Kelley Bove, son of Mr. and Mrs. Joseph K. Bove of East Aurora.

**SUMMER CLEARANCE NOW GOING ON SAVINGS TO 80%**

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Wayne is a graduate of American Training Service Tractor Trailer School, and is presently employed at Winthrop Laboratories.

...

**Vagele-Markham**

Charlene Vagele, daughter of Mr. and Mrs. Charles Vagele, of Glenmont, became the bride of Robert Markham, son of Mr. and Mrs. Frank Markham of Troy.

Charlene is a graduate of the College of Saint Rose. Robert is a graduate of the College of Saint Rose and is employed by Firestone Retread Shop.



...  
**Ogden-Mays**

On June 14, Nanine Ogden, daughter of Mr. & Mrs. Donald Ogden of Coxsackie, became the bride of Walter Mays, son of Mr. Walter Mays of Louisiana.

Nanine is a graduate of Cox-



Sad to say, the word sad comes from the Anglo-Saxon word *sæd*, meaning full or sated.



sackie-Athens and is presently attending Lynchburg Baptist College. Walter is a student of Lynchburg Baptist College.

...

**Michele-Vance**

**Mary Michele, daughter of Mr. and Mrs. Michael Michele,**



of Voorheesville, became the bride of Ronald Vance, son of Mr. & Mrs. Donald Vance of Oneida on June 8.

Mary is a graduate of Clayton Bouton H.S. and attended SUC Brockport and Junior College of Albany. She is presently employed by the Law Firm of Lynn & Lynn. Ronald is a graduate of Oneida H.S. and RPI. He is presently attending Virginia Polytechnic Institute.

...

**Primomo-Murtaugh**

Janet Primomo, daughter of Dr. & Mrs. Gene Primomo, of Delmar, became the bride of



Christopher Murtaugh, son of Mr. and Mrs. George Murtaugh of Frankfort, on June 29 at St. Thomas Church.

Janet is a graduate of Russell Sage College with a BS degree in Nursing.

Christopher is a graduate of the University of Notre Dame and will attend Law School this fall.

## Small Town Charm Still Influential

Chicago (NFS) — While more Americans are living in cities than ever before, the charm of small town life still exerts a powerful influence on the national psyche. And perhaps the greatest impact of all comes from images of the sleepy rural town of the mid-1800s with its general store, hotel, blacksmith shop, sheriff's office, and a handful of other establishments.

Even though most such towns have vanished into the dusty archives of the nation's past, memories of them are being revived as part of the Bicentennial celebration. Now an international group of sculptors has made this revival a part of today's decorating scene in the form of a 100-inch wide mural named, appropriately enough, "Main Street U.S.A."

Just as Rome wasn't built in a day, it took these artists nine

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months to complete the original sculpture in wood. And now that it's finished, their work has been faithfully reproduced in the form of a three-piece deep-dimensional panorama for America's homes.

**MAIN STREET U.S.A.** is the largest portrayal of its kind ever produced by Burwood Products Company, Traverse

City, Mich. It's also the most detailed, faithful down to the weather-beaten look of the clapboard on the buildings and the knobs and hinges on the doors.

Decorating consultant Mary Ann Wills, who advises Burwood, says the new mural plaque captures the rustic flavor of a typical small town of the mid-1800s.

Like any "progressive" community of its time, the 52-inch wide central section of Main Street U.S.A. is dominated by a frame hotel with 24-inch high cupola. Adjoining it are a general store, dance hall, livery, and sheriff's office. A horse and buckboard parked in front of the hotel's veranda add a note of realism.

**TWO 24-INCH** add-on sec-

tions, each in perfect scale, are offered separately. Each can be used individually, if desired. One, incorporating a blacksmith shop and a feed and grain store, is 11 inches high. The other, depicting a gunsmith's shop and a cooperage or barrel shop, is 11-1/2 inches high.

A design like Main Street U.S.A. calls for infinite

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**42" Walnut & Suede Door Chest**  
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**80" Drexel Breakfront**  
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**Pair of Heritage Floral Occasional Chairs**  
were \$428 ea. — NOW \$199 ea.

**Meyer Gunther Martini Wire Mesh Door Cabinet Table** was \$399 — NOW \$199

**45 Chandeliers — SAVE 50% AND MORE**

**Assorted Colors 16" Sq. Cubes**  
were \$54 ea. — NOW \$27 ea.

**Hickory Tavern Corner Chair**  
(brown/green/gold plaid)  
was \$220 — NOW \$99

**Heritage Cameo Finish Oval Table**  
(45x68x90x112) with 2 armchairs, 4 side chairs in red velvet cushions  
was \$1943 — NOW \$969

**Heritage Loose Pillow Loveseat**  
was \$796 — NOW \$389

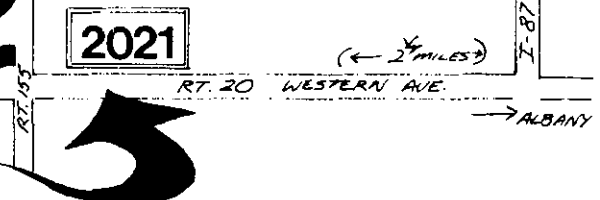
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patience and precision on the sculptor's part, Ms. Wills observed. Minute details such as knotholes in building walls and doors, broken windowpanes, and even the suggestion of peeling paint must be executed with great care to achieve the realistic effect that makes each plaque a conversation piece.

Introduced by Burwood at summer home furnishings markets in Chicago and other

major buying centers, Main Street U.S.A. can be expected to reach local furniture, department, and gift stores by late summer or early fall. The unique property will be priced at about \$60 for the main 52-inch section, \$20 each for the 24-inch add-on sections.

Subscribe to The Spotlight

## You Need To Dream For Health

Chicago (NFS) — Dreaming is more important to your health than you may realize, according to a report by the Spring Air Mattress Company, Chicago.

Studies by the University of Tennessee College of Medicine show there are certain periods of sleep during which most dreaming occurs. Interference with these periods can produce irritability, inability to function well and even psychotic behavior.

Many sleeping pills interfere with these important sleep periods and prevent dreaming. Thus, the medical researchers say that unwise use of sleeping pills can lead to other health problems.

You're better off learning to sleep naturally in relaxing surroundings and on a good mattress that gives you proper support.

Greater sleeping comfort usually goes with more room, which is why queen-size and king-size bedding are becoming more popular. A queen-size bed is 60 inches wide while a king-size is 76 inches wide.

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So, if you're thinking about buying a new home . . . talk to one of our officers today. When it comes to saving you money on a home mortgage loan . . . you can count on us . . .

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## Catskill Savings Bank

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## Make Your Vacation Spillproof

Chicago (NFS) — Transporting and keeping foods and liquids safely is one of the more challenging aspects of "roughing it" on vacation. Even in a luxury travel van or trailer, complete with refrigerator and water system, food-stuffs must be packed carefully to guard against spills caused by bumpy roads or sudden stops.

"And as any experienced boatman knows, choppy waters can wreak real havoc in galley lockers and refrigerators if contents haven't been properly secured," said Pauline Church, home service advisor to the Republic Molding Corporation, Chicago.

This is where snugly covered food storage containers made of sturdy plastic come in handy. Designed to make maximum use of space, not only in freezers, but in refrigerators and cupboards as well, they stack neatly and nest for storage when not in use.

AMONG THE newest additions to the extensive Freezette

container line, for instance, are decanter pitchers in three sizes: 48-ounce, 64-ounce, and one-gallon, from about 98 cents to \$1.98 each.

"Judging from what veteran campers and boatmen tell us, there's been a real need for some convenient way to carry and keep a gallon of fresh water," Ms. Church reported. "These large, well-designed decanters, complete with sturdy handle and snug flip-up pour spout, meet that need."

Along with assorted Freezette containers in suitable sizes and shapes for foods your family likes, there are other plastic housewares items you'll find handy in camp or aboard a boat. A plastic dishpan, for instance is good not only for dishwashing, but also for carrying a block of ice, soaking ears of roasting corn, cleaning vegetables, and a host of other chores.

A RUGGED plastic pail with firmly attached bail handle is helpful for toting anything from clams to potatoes, water to charcoal. And for mopping up, too.

Regardless where you travel or how, it's wise to protect all foodstuffs in airtight containers, the home service advisor pointed out. Dampness can quickly ruin crackers, cereals, and other staples. So can insects and blowing sand, not to mention curious raccoons and hungry mice.

"A little extra care in planning, preparing, and packing can go a long way toward making your outdoor vacation easier and more enjoyable for all concerned," she concluded.

## Net Worth: Here's Why It's Useful

Chicago (NFS) — Most people should know what their net worth is. But not only don't they know it, they don't even know what the term "net worth" means, according to Penny Scott, family financial advisor for Oak Park Federal Savings & Loan Association, one of the Chicago area's leading savings institutions.

"Net worth is the total value of all your possessions, less the amount of your liabilities," she said. Corporations determine their net worth on a yearly basis, and families should do likewise, at least to themselves.

Net worth is important for several reasons:

First, net worth gives you a clear picture of your financial standing. If you calculate net worth yearly, you'll know if you're advancing or falling behind.

**SECOND, IT** helps you in estate planning. If you know how much your family stands to inherit from you if you die, you'll know how much life insurance you need. You also may want to change your will.

Third, net worth is important if you are thinking of applying for a loan. Chances are that the higher your net worth is, the easier it is to get a loan. Also, your net worth should reveal if you have any collateral that can be pledged as security for the loan.

Fourth, you'll know whether you're saving as much as you should. Many financial experts say your net worth should increase on an average of 10 per cent a year. If it's not, you ought to be putting more into savings and investments.

**FIFTH, IN** figuring your net worth, you'll obtain a list of your possessions which could be very valuable in supporting insurance claims in case of fire and theft.

To figure your net worth, first list all your assets. These include cash, checking accounts, savings accounts, savings bonds, current value of stocks and bonds, cash value of life insurance, cash value of pension or profit-sharing plan, current value of your house and any other real estate you own, current value of your auto, current value of all your personal possessions including furnishings, and any loans owed to you.

**NOW FIGURE** your liabilities. These include the unpaid portion of your mortgage, remaining car payments, any other installment debt, unpaid bills, and any taxes due.

Subtract liabilities from assets and you have your net worth.

**KEEP THIS** net worth calculation in a safe place and bring it up to date each year at the same time. By comparing one year's net worth with the next, you'll get an excellent idea of the progress you're making.

## Don't Let Food Dry

Chicago (NFS) — If you have a no-frost refrigerator, it's important that you take extra precautions to keep foods from drying out.

That's because the circulating cold air in these refrigerators tends to pick up moisture from any available surface.

Reusable plastic containers such as Freezettes, with snug-fitting lids, are recommended for refrigerator as well as freezer storage of foods.

The containers come in over 30 different sizes and shapes to accommodate almost anything edible. Republic Molding Corporation is the manufacturer.

## Cut Water Use With These Tips

Chicago (NFS) — Are we running out of water? Not really.

There may occasionally be a shortage of water in one area of the country or another, but this is normally due to a shortage in storage or distribution facilities rather than of water per se.

As a matter of fact, the flow of the Mississippi river alone can accommodate the entire demand of the nation as it exists today.

**HOWEVER,** if you'd like to conserve water use in your home, following are several water-saving tips from water utilities throughout the country, as compiled by A. Y. McDonald Mfg. Co., Dubuque,

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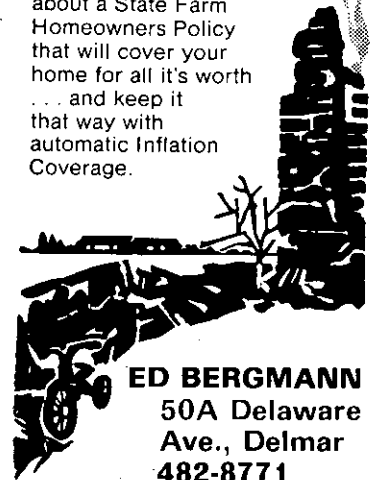
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But it has changed the price of your home. For example, if you bought a \$20,000 home in 1968—today it's worth about \$27,000. Don't be left with a costly pile of ashes. See me about a State Farm Homeowners Policy that will cover your home for all its worth . . . and keep it that way with automatic Inflation Coverage.



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la., makers of products for the water works industry:

1. Put a brick in your toilet tank. Make sure the brick is standing upright. You can save about a quart of water with each flush.

2. If you can, install new water-saver toilets that use only 3-1/2 gallons of water per flush as against traditional toilets that use up to 5 gallons.

3. **LOOK INTO** other water-saver products, such as faucets and showerheads now being manufactured. These products are designed to produce less water flow without noticeable differences to the users.

4. Check for leaks in faulty water valves and faucets. A pinhole opening only 1/32 inch in diameter will cause 170 gallons of water to be wasted in 24 hours with a water pressure of 40 pounds.

5. Don't waste water in the summer by running it to get to cool water. Keep a pitcher of cold water in the refrigerator.

## Location Is Key Factor In Setting Home Value

Chicago (NFS) — You often hear it said in real estate circles that the three most important factors in the value of a house are location, location, and location. That sounds good, but what does it mean?

"Location means different things to different people. A young family with school-age children would seek a location close to a school and playground. An older couple might want to be away from schools and near shopping," notes Robert G. Walters, senior vice president, Baird & Warner, Inc., one of Chicago's leading real estate companies.

So you really have to evaluate location in terms of your own present and future needs. You also have to recognize that location means more than the physical site of your home. It also includes the neighborhood, community facilities, people, and regulations that go along with the site.

Walters advises smart home shoppers to think about the following location factors:

- **The lot:** Is it big enough for you? If you plan on expanding the home later on, is there enough space? Is the exposure to sunlight good for your needs? This may be important if you want a garden or expect to grow house-plants. Is the view what you'd like?

- **The immediate neighborhood:** Who are the people living on either side of the house you're considering? Are the homes well-kept? Does the neighborhood life style seem consistent with yours? How much street traffic is there?

- **Nearby facilities:** If schools are important to you, how far away are they? Can your children walk or must they take the bus? How far is it to shopping? How far away to your place of work? Is commuting available? What churches are nearby? How about medical facilities?

- **Cost:** What are the real estate taxes apt to be? How much is insurance for this location? Do you face any added commuting costs?

- **Environment:** Are you near a flight path, major

highway, or railroad whose noise may disturb you? What about any nearby factories that produce noise, smoke, and traffic? Is the location particularly windy? Are the people in the neighborhood quiet or noisy?

- **Codes and zoning:** These are very important. Can you park your car on the street overnight? Are you allowed to put up a fence? Can you keep a boat in your driveway? What kinds of restrictions on remodeling and room additions are there? Is there apt to be any commercial or industrial building nearby?

- **Municipal services:** Is the site in an incorporated or unincorporated area? How are police and fire protection provided? What about the water supply and waste disposal? Are you in a special taxing district? Are the streets paved or will you have to pay a special assessment for paving later on? Are the sewers adequate?

- **Cultural and recreational amenities:** How close are you to theaters, movie houses, restaurants? Are there parks and forest preserves nearby? Does the community have amateur theater groups, garden clubs, or other organized activities that may appeal to you? "Be prepared to ask questions until you get the answers," Walters said.

## Sleeping Won't Help Problems

Chicago (NFS) — If you have a problem, it's unlikely that you'll be able to solve it by "sleeping on it," notwithstanding this age-old advice, according to a sleep expert.

Reporting on a series of studies at the University of Illinois, Sally Ames, sleep consultant to the Spring Air Mattress Company, Chicago, says: "Tales of difficult and puzzling problems being solved in dreams are frequently heard,

but if it happens, it's a rare phenomenon."

Volunteers were given a variety of problems in the sleep laboratory, but their dream solutions were no better than at any other time.

What may happen, say the researchers, is that a good night's sleep will refreshen your mind, thereby creating the mental energy to find a solution to your problem.

## Builders Upgrading Landscape

Chicago (NFS) — Now that home builders are going back to basics — smaller homes, no frills, fewer or no amenities — in an effort to keep prices down, does that mean that landscaping will be sacrificed, too?

"We don't think so. As a matter of fact, except for builders who are putting up basic shelter, we are finding developers are increasing their landscaping budget to help them sell more," says Dick Brickman, president of Theodore Brickman Co., Long Grove, Ill., landscape architects and contractors.

Brickman says two factors are working in favor of more, not less, landscaping:

**FIRST, AS** the volume builders cut back on the size and features of homes to keep them within reach of the mass market, they are going to have to increase the visual appeal of the homes to attract buyers. Landscaping is one of the most effective ways to do this.

Second, the public is solidly behind the ecology movement and expects a well-planned environment to go along with the house.

"Builders can't go back to the days of giving the buyer nothing but a seeded lot and a sapling," Brickman said. "They just can't afford it."

**BRICKMAN'S** feeling is that as home builders scramble for more buyers, they'll have to show a little bit more for the money, and this means better landscaping. A few dollars more spent on landscaping can make a substantial difference in environmental impact, he said.

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All with FRENCH FRIES and COLE SLAW  
Seconds on the House

# COVER STORY

HONORARY DINNER

**ON SATURDAY, MARCH 8th**, The Capital Division of Kiwanis held a dinner at The Center Inn, Glenmont, New York, in honor of Governor and Mrs. Elliot D. Spiro. Mr. Spiro is Governor of the New York District Kiwanis International.

The home club was the Delmar Kiwanis Club, which is also the Club of Arthur L. Fleahman, Jr., of Murray Avenue, Delmar, Lt. Governor elect of the Capital Division. The dinner was followed with entertainment by members of The Village Volunteer Fife and Drum Corps of Delmar under the leadership of John G. Easton, Jr., Corps President.

Pictured left to right, on the cover, are: Governor Elliot Spiro; Arthur L. Fleahman, Jr., Lt. Gov. Elect; Lt. Governor, Leonard Friedlander.

Photos by Jim Fuller



Left to right: Arthur L. Fleahman, Jr. — Lt. Gov. Elect; Governor Elliot Spiro; Lt. Governor Leonard Friedlander; District Secretary Norman Kidder.



Left to right: Arthur L. Fleahman, Jr. — Lt. Gov. Elect; Vince Cacamo; Jim Kennedy.



Left to right: Arthur L. Fleahman, Jr. — Lt. Gov. Elect; Betty Fleahman; Mrs. Spiro; Governor Elliot Spiro.

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In 1804, a Bible was printed that suggested that "The murderer shall surely be put together."

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# YOUR AMAZING FACE

## THINGS YOU NEVER KNEW

When we look at a face, the first thing many Americans usually notice is the eyes. To a doctor, they are an organ of sight, but to a poet the heart's letter.

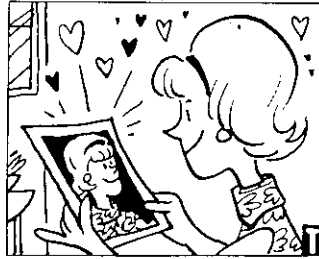
Your nose? To some it's the symbol of prying. To a wit, it is the extreme outpost of your face, located between those two music rooms, your ears.

Together with the top of your forehead all the way to your chin, they make up that outward show, that mystery—your face.

No one else has one quite like it. It may be—it just may be—The Great American Face. And what is The Great American Face? Is it heart-shaped? Angular? Or square? And how old is it? It could be 40, 80, or it may be just 10 years old.

According to the face-watchers at Kinney, The Great American Shoe Store, faces are of compelling interest at every age. That's why they have begun a national search for Great

American Faces in 12 "Family" categories, from grandpa and mom to infant son and daughter. Amateur photos are invited to submit a color or black and



white snapshot of their loved one to any of Kinney's 1000 shoe stores (where contest rules and entry blanks are available). A cavalcade of great prizes are in the offing for the "best" snapshots, along with national honors for being part of Kinney's Great American Family exhibition.

Let's face it. The Great American Face just may belong to you. The great search is on!



(U.S. Army Photograph)

THE LONG AND SHORT OF ARMY LIFE—Sgt. Rodney Wentz (left) and Sgt. Bob Hoffman are not as far apart as they seem. The 4'9" Wentz and the 6'9" Hoffman may differ in size, but both agree that the Army has a job to "fit" their needs. Sgt. Wentz, of Bedford, O., is a mortar squad leader. Sgt. Hoffman, of Madison, Wis., works for the Provost Marshall. Both are stationed at Fort Lewis, Wash.

## COME VISIT US AT THE COXSACKIE FARMER'S MARKET

ROUTE 9W, WEST COXSACKIE, N.Y.

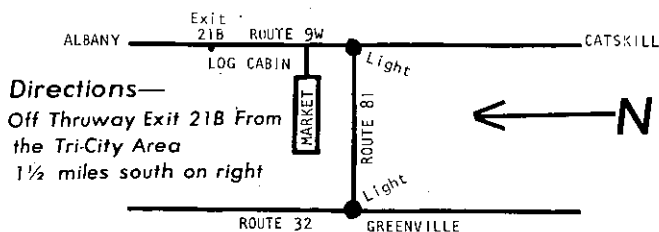
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## UNIQUE CERTIFICATE PAYS INTEREST AND SCHOLARSHIP

A unique certificate of deposit that also sets up a college scholarship whereby the purchaser can select the recipient is now being offered by the First Pennsylvania Bank.

This program, believed to be the first of its type, combines a commitment to education and good old-fashioned thrift. It works like this: The purchaser, whether an organization or individual, buys a four-year certificate paying 5-1/2 percent interest, compounded annually and payable at maturity. To obtain the full amount of interest, funds can't be withdrawn for that period.

In addition to the interest payment of 5-1/2 percent to the purchaser, the bank immediately prepays additional interest, up to the maximum amount of 7-1/4 percent per year permitted

by law to be paid by the bank on four-year savings certificates, in the form of a College Cash Scholarship.

The scholarships, which are payable to any accredited college or university in the U.S., range from \$350 to \$7,000. The amount of the scholarship depends on the denomination of the certificate, as follows:

Certificate	Scholarship
\$ 5,000	\$ 350
10,000	700
15,000	1,000
20,000	1,450
25,000	1,800
30,000	3,500
100,000	7,000

Interestingly, when your organization participates in First Pennsylvania's College Cash Scholarship program, it receives a College Cash Scholarship Certificate with your organization's name and the name of the recipient of the College Cash

Scholarship on it. The College Cash Scholarship may



be awarded in any way you or your organization selects, such as at a high school commencement exercise or at a

ceremony or banquet sponsored by your organization.

First Pennsylvania believes its plan will be of interest particularly to fraternal, social, professional, religious and similar groups because the funds they typically build up for scholarship and other purposes are often placed in relatively low-interest bearing accounts such as 4 percent passbook savings accounts.

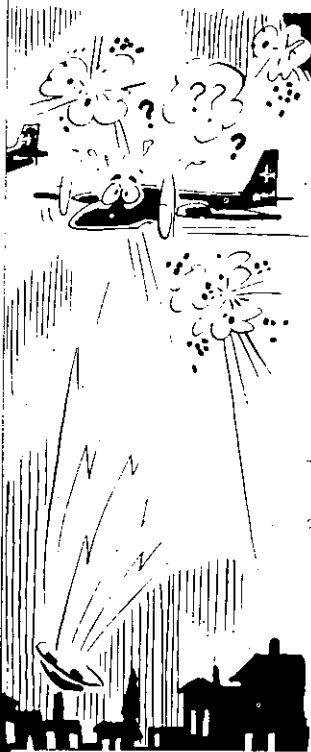
Should you or your organization wish more information about the College Cash Scholarship Program you can call toll free at 800-523-5413 (Pennsylvania residents can call collect on 1-215-786-8818).

## the MIND to Imagine... the SKILL to do!

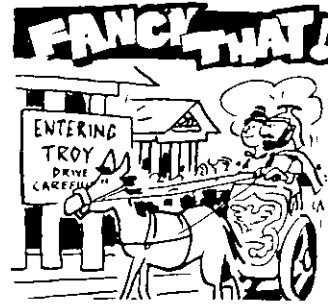
In 1682, J.D. Cassini had the mind to imagine and the skills to create the first really accurate map of the world in the world!



In 1935, R.A.W. Watt had the skills and imagination to develop a new method of detecting distant objects, particularly aircraft. He called it Radio-Detection-and-Ranging, RADAR for short, and military experts believe that without it, England probably would have lost the Battle of Britain!

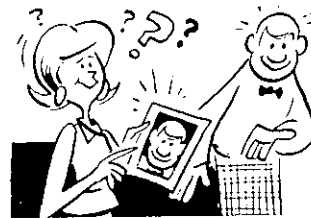


Today, RADAR and map making have been combined by the minds and skills of the people at Motorola. Using a device called Side Looking Airborne Radar or SLAR, they can take an aerial "photograph" under almost any conditions, better, cheaper, faster, in greater detail and over a larger area than film: a great help to engineers, environmentalists and geologists.



Helen of Troy, whose lovely face the poet said launched a thousand ships, was really the prize in a fabulous contest. Three Greek goddesses asked Paris, prince of Troy, to judge which of them should be awarded the golden Apple of Discord. He gave it to Aphrodite who had promised him in return the love of the fairest of women, namely Helen. So Paris took Helen to Troy—and the Trojan War resulted!

\* \* \*



Another fabulous contest with prizes aplenty—is going on now. Kinney, the Great American Shoe Store, is searching for Great American Faces. Amateur photos are invited to submit a snapshot of their

loved one (in any of 12 family categories—grandparents to "baby") if they want to participate in the Great American Face Photo Contest (August 1 - October 15). Get your face to Kinney, and become a legend in your own time.

## NEWS OF STAMPS

Many shoppers see stamps every day yet few realize how big a job they do. Trading stamps make contributions to the nation's economy and give shoppers extra value—in the form of redemption merchandise equal to about 2.5 percent of the money spent at stamp-giving stores.



Studies show that many women consider trading stamps, such as S&H Green Stamps, as their own



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for which they're not accountable to anyone. It's a good way to get extras for their home and family, they say.

One of the special attractions of stamps is that they are one of the few promotions that returns something of value to every shopper. The money the store spends to promote ends up as extra value in the hands of its customers.

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INSURANCE**



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**Q.** My neighbor is one guy I envy. He's a screenwriter. One year he sells a screenplay for a lot of money and for the next four years he lives off the proceeds. Sometimes he even goes into debt before selling another.

Now, he carries enough life insurance, but what happens if he dies at a time when he's in debt? Wouldn't his wife have to give some of the insurance money to pay off his creditors?

**A.** Not necessarily. His wife, the beneficiary, would be protected from the claims of her husband's creditors. Furthermore, in most states the law permits you to also include in the settlement arrangements a so-called "spendthrift clause" which protects your beneficiaries from the claims of their own creditors as well.

This means that the beneficiaries cannot assign, commute or encumber the proceeds of your life insurance, when left with the company, to satisfy the claims of their own creditors. This protects them from loss of funds through unfortunate business or financial transactions.

**easy to love**

**DON'T BE BUGGED BY INSECT PESTS**



At last you can attack all the ills that flowers and shrubs are heir to with a new cordless electric garden sprayer. Your aim is accurate and your range almost unlimited, thanks to the liquid flow from the nozzle on the hose. From a fine spray to a 15-foot horizontal stream, from tree tops to low-lying foliage, all are equally easy to reach and spray.

The list of tasks made less burdensome with Disston's "easy to love" Cordless Electric Sprayer includes indoor and outdoor jobs. The SP-20 has a maneuverable spraying wand that makes it especially "easy to love." The nozzle is easily adjustable for flower care, shrubs, trees, weeds, wasp nests under roof eaves, and whatever else you aim to do. No messy garden hose hook up, no pumping or complicated operation or special "technique" is needed with this portable, practical sprayer.

The unit is sturdy plastic in white-and-green housing with handles on tank and hose designed for more comfort and less fatigue. You can take it with you to the most remote job on your list of chores.

The one-gallon tank is filled with whatever prescribed liquid you select for your needs. A single overnight charge of its nickel-cadmium batteries stores enough energy to spray two and a half tanks of liquid. The charger itself is UL approved.

A unique ball check valve system in the nozzle shuts off the flow of liquid, preventing any dripping when the sprayer is not in use.

"Easy to love" because it's easy to use, with no garden hose to connect and no hand pumping, the Disston Cordless Electric SP-20 Sprayer makes sense for so many jobs.



by Cynthia Lee  
Director, Consumer Relations Dept.  
Texize Chemicals Co.

**Save Money At Laundry Time**

Follow some simple energy-saving tips at laundry-time to save money, too! Here's how:

Wash clothes in cold water. There's no noticeable difference in laundering results between hot and cold water washes.

Do only full laundry loads. Several small loads of laundry use more water and electricity than one big load.

Sort clothes according to amount and kind of soil, colorfastness and type of fabric. A regular laundry load will need a full 10-minute



wash cycle; lightly soiled items can be cleaned by a shorter wash cycle.



• Pretreat extra dirty spots on clothes with Spray 'n Wash® laundry soil and stain remover. Spray it on extra-tough spots and stains, let set for one minute, and launder the item normally with the rest of the wash.

• Use an all-temperature detergent.

• Don't over-dry laundry. Besides wasting electricity, over-drying wrinkles clothes.

• Take full advantage of clear, warm days and hang your wet laundry outdoors to be air-dried.

• Save on ironing, too, by folding clothes while they're still warm from the dryer. Wrinkles can be "pressed out" by hand if they don't have time to set.

## FREE THINGS TO WRITE FOR

At no cost, you can get a booklet that tells if you or your children are susceptible to aspirin allergy.

Entitled "Before you reach for the aspirin...", it provides the latest medical



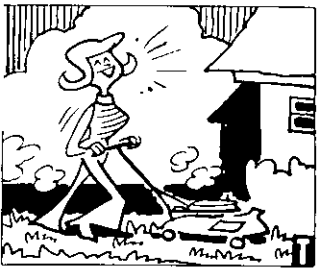
findings on why common aspirin may not be the best pain killer to take if you have allergies, anemia, a sensitive stomach, or are taking anticoagulant or uricosuric drugs. There's a special section on children and aspirin-sensitivity, too.

The booklet is not intended as a substitute for your doctor's guidance. It asks that you check with him on non-aspirin Tylenol, a safe, effective alternative for pain relief that many physicians now recommend because it doesn't produce the unwanted side effects that aspirin often does.

For your copy, send stamped, self-addressed, legal size envelope to: Booklet Offer, McNeil Laboratories, Ft. Washington, Pa. 19034.

## Safety Tips For Power Mowers

Even if you're an old pro at power-mowing your lawn, you may have forgotten some of the basics of lawn mowing safety. Studies show that safety is no accident and 95 percent of all accidents are caused by carelessness. Here from the Outdoor Power Equipment Institute are simple safety tips that will cut blade accidents in power mowing.



1. Read the owner's manual carefully, often, and become familiar with your mower before using it.

2. Start the mower engine with feet and hands well away from the blades and other rotating parts.

3. Know your controls. Learn how to stop machine fast in an emergency.

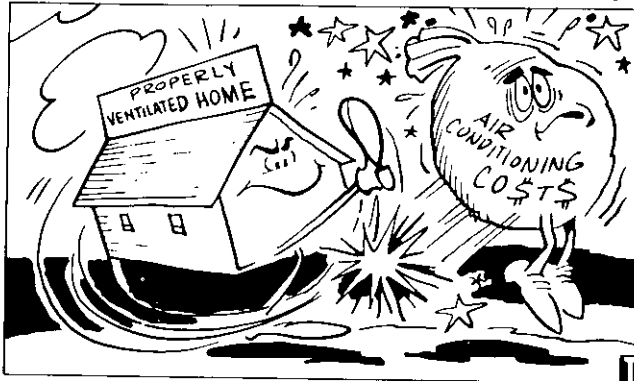
4. Stop the engine and disconnect spark plug before checking the discharge chute and working on the blade, or any other part.

Remember, outdoor power equipment is not a toy and should not be treated as such. By observing these and all other safety rules, you can help assure that grass is all your power mower blades cut this summer.

## ENERGY SAVING IDEAS

TIPS TO SAVE ENERGY AND MONEY

CUTTING AIR CONDITIONING COSTS



Attic ventilation is one way to cut home air conditioning costs and save energy. Without proper ventilation, the roof sheathing can reach a temperature in excess of 160 degrees, and the attic floor 150 degrees or more when it is about 90 degrees outside. This intense heat radiates to the ceiling of the living area below, warming the rooms and adding to air conditioning requirements—both in the size of the unit needed and in operating costs.

With proper ventilation, summertime attic floor temperatures can be reduced as much as 45 degrees at peak conditions. But only with a system that uses natural forces, not fans, can there be a net reduction in electricity use for a saving in air conditioning costs.

A unit that is effective under all conditions is Vent-a-System, manufactured by HC Products Co. of Princeville, Ill. 61559. This system utilizes the

principle of rising warm air and air pressure to provide natural air flow without motors or fans, and therefore no power requirements or operating costs.

Using standard tools and construction methods, Vent-a-System components are easily installed on homes of virtually any architectural type, usually in a day. The system is composed of a continuous louvered opening along the peak of the roof, letting warm air escape from the attic and preventing summertime heat build-up and wintertime moisture condensation. The system helps prevent a hot, uncomfortable house, substantially higher air conditioning costs and roof shingle buckling or deterioration.

The proven rule to follow in attic ventilation is "design for summer." Winter moisture control will automatically follow along with the benefits of more home comfort, dollars saved on cooling costs and less energy consumption.

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# TRIUMPHS OF Technology & Research

## LEARNING TO HANDLE GIGANTIC TANKERS—IN THE ALPS!

"I must say it's very odd to come to the French Alps to learn more about ship handling."

But the speaker, Capt. Egil Nilsen, of Oslo, and 50 Mobil officers have taken the course at the Marine Research and Training Center 40 miles from Grenoble, France—400 miles from the nearest salt water.

Churning south in a scaled-down replica tanker, the trainee leaves Manhattan Island to port, passes the Saudi Arabian peninsula of Ras Tanura to starboard and heads north for the Cape of Good Hope—all in ten minutes.

Everything the captain sees from the bridge is built precisely to 1/25 scale: piers, moorings, lighthouses, canals and channels. Artificial wave and current machines add to the look of reality.

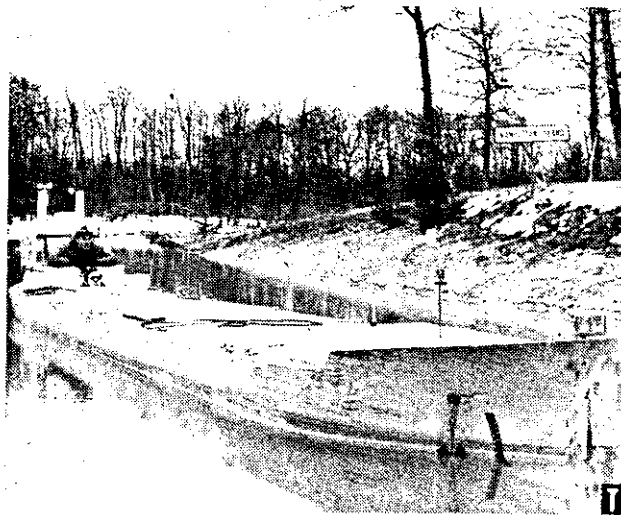
Each week from March to November, six to eight ship's officers and pilots from around the world come to the center to learn the trick of handling the gigantic tankers (VLCC's, or very large crude carriers) that have come into use over the past decade.

Recently, Capt. George Robertson and another Mobil skipper, Capt. Soenke Carstens, arrived with four others for the high-pressure, six-day course, which is run by SOGREAH (Societe Grenobloise D'Etudes et D'Applications Hydrauliques). Since its opening in 1967, SOGREAH has polished the ship handling of nearly 1,500 officers.

All teaching is in English by three veteran French captains. Over the years students have come from the U.S., the Soviet Union, Scandinavia, Poland, Latin America, the Middle East and East Europe, as well as from Asia (Japan, the Philippines, Nationalist China and Korea).

Trainees work from 8 a.m. to 6 p.m., Monday through Saturday, and undergo a two-hour night exercise as well.

Each day begins with a chalk talk on the problems to be attacked that day,



after which the students are assigned to a ship in the seven-model fleet. Two-man teams (they alternate as captain and chief engineer) grapple with techniques such as mooring alongside another tanker while under way, nosing up to island piers and negotiating tight turns in a canal.

The ships themselves are beautifully accurate replicas of tankers which range in size from 17,000 deadweight tons to 400,000 deadweight tons. From the bridge the captain's eyes are at precisely the level at which they would be on a full-size ship. He peers out at the scaled-down facilities of Port Revel's lake—the piers, channels, moorings, and buoys he must deal with in the course of the day.

The course concentrates on close-in maneuvering, the single most important aspect of any voyage, and at Port Revel each student gets about 40 hours at this task.

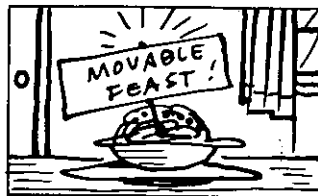
Models are carefully built to perform like their full-scale prototype, but at a time scale five times faster. Thus, a maneuver which would take five minutes on a VLCC takes one minute. Models are propelled by electric motors which realistically simulate the vessels' speed through the water and turning capabilities in relationship to the scale of the models and model basin.

It is awesome to see the Berlin, for instance, swing-

ing slowly around into the canal from Manhattan Channel, moving more and more quickly into position to clear the obstacles. The effect on the onlooker is precisely that of watching a full-size tanker finally slide into its proper channel as neatly as a pitcher's roundhouse curve nips over home plate.

Capt. Hugh J. Spicer, Mobil's international fleet and terminal coordinator, says: "When our people come out of Port Revel, they've had training equal to the best in the world."

Soon Capt. Robertson is scheduled to fly out to Japan to take command of the newly commissioned 274,000 deadweight-ton Mobil Falcon. He is certain that the techniques he has polished at Port Revel will be put to good use on the Falcon's maiden voyage.



### MANKIND

Divided into three classes: those that are immovable, those that are movable, and those that move.

## PLAN YOUR PROPERTY PROTECTION

Prepared by The Society of Chartered Property & Casualty Underwriters, the national professional society whose members have earned the CPCU designation by meeting high educational, ethical and experience requirements.



Q. Our new neighbors built their home on the vacant lot across the street and seem to have found an insurance bargain that's bugging me. Their new home is worth about the same as the replacement cost on ours, yet they're paying less than I am for the same amount of coverage. Is that possible?



A. Entirely possible. You see, because of the safety improvement in building materials and electrical wiring, some insurance companies offer lower rates to new homes.

But be careful about comparison shopping for insurance. One myth that you should ignore is that one insurance company offers the lowest prices. All companies offer some plans with low prices, but if a company has a low cost term life insurance plan, this does not mean it will have a similar low cost auto insurance plan.



### Helping Our Retailers To Help

To help push production up and keep prices down, businesses are installing small computers for a variety of production, accounting, and service functions. Users of

small computers have a common interest in becoming more efficient, more competitive, more responsive to the changing needs of their marketplaces.

\* \* \*

With a small computer in operation, a retailer can know what items are selling and



which ones aren't. It can have up-to-the-minute records on just what products and what quantities it has in inventories. And billing and accounts receivable are more accurate and complete.

\* \* \*

Whether they're food distributors in Oklahoma, plastics manufacturers in Illinois, or building supply dealers in Connecticut, they're using a small computer called the System/3 marketed by IBM's General Systems Division. It's known as the office computer that can help a company grow. For information on profit-saving computer systems you can write to IBM General Systems Division, c/o Information Dept., P.O. Box 2150, Atlanta, Ga. 30301.

\* \* \*

When a retailer operates efficiently, the consumer feels it in prices, items in stock, and in the general environment of the store. A computer allows a retailer to spot varying trends immediately and be prepared to pull back one item and increase distribution in another. In short, a store can stock just what you want to buy.

**WAYS FOR TODAY'S TRAVELER**

**YOUR OWN CASTLE IN SPAIN?**

By Jerome E. Klein

For most people, the idea of buying a castle in Spain is a romantic, impractical dream. Yet, increasing numbers of Americans are buying second or retirement homes, and many are opting for the peace and security of the Iberian Peninsula.

I talked with an inter-

nationally recognized expert on the subject, Williston L. Clover, chairman of the prestigious Panorama International Ltd., our nation's



leading international realtors. Interviewing Clover at his headquarters in Washington, D.C., which occupy the sixth floor at 810-18th Street, N.W., I found his first comment surprising. "Living abroad, whether in Spain or anywhere else, is not for everyone. You have to be able to adapt in a number of ways, to new customs, and some Americans just can't do this."

If you have a family that feels it can adjust to living outside of the States, why should you pick the Costa del Sol? Clover reeled off an impressive list: spectacular scenery, with an enormous variety of plant life on the green, rolling hills; the low crime rate—a person can actually leave a car unlocked and safely take a stroll at night; a profusion of uncrowded sports facilities—nine golf courses, several hundred tennis courts, a number of riding stables, the great "jet-set" marine of Puerto Jose Banus, with berths for nearly a thousand boats, deep-sea fishing, skin-diving, water-skiing and, three hours' drive away, at Granada, snow skiing from October through March. And, the bonus of very easy accessibility, by road or from the international airport at Malaga, to the rest of Europe and North Africa.

Some Americans are purchasing a second home in the area as a vacation home, with a view to eventual retirement. Others, purely for investment. They are surprised to find the cost less than, for example, the same thing in Florida. A home costs from \$18,000 to over \$150,000. Clover assured me, and I checked personally and found it to be true, that the quality of construction of many of the developments his company represented was first class, with homes featuring such accouterments as marble flooring, double-cavity, soundproofed walls, copper-hooded fireplaces and hand-painted bathroom and kitchen tiles from Sevilla.

And the cost of living?

It is comparatively cheaper than in the U.S., and is one of the least expensive countries in Europe. Property taxes are negligible. Fruit, vegetables, pork, fish and local liquor are all cheaper than at home. Anything involving mostly labor, such as domestic help, is inexpensive.

We asked why most of the properties represented by Panorama are in the Marbella area of Spain's Costa del Sol. Clover was

enthusiastic. "It's a marvelous place. Elegant. The best part of a very beautiful coast line. With the finest hotels. Who hasn't heard of the Marbella Club? And the best restaurants, boutiques, nightclubs and private clubs. Marbella is becoming the leading quality resort area of all Europe!"

Mr. Klein is author of more than 20 travel books and guides, as well as hundreds of magazine articles on travel.

**a better way**

**TO QUALITY AND VALUE**

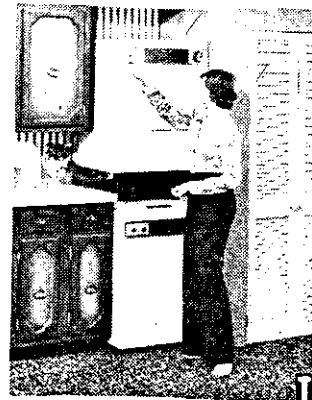
**"TWO STORY" HOME LAUNDRY SAVES SPACE**

To apartment occupants, trailer tenants, small home residents and cottage dwellers: If you are under the impression that your present home is too small for a washer and a dryer, there is good news for you.

If you live in a place where space is sparse and you wish that you had room for an automatic washer and dryer, don't give up because if you have a spare corner, there's a fitting answer for you. There are space-saving washers and dryers that can be utilized side-by-side, or the dryer can be hung on a wall, mounted on a stand, or stacked on a rack above a matching washer. Whirlpool Corporation manufactures the Thin Twins, which are each a mere 24 inches wide. Since they are just about 32½-inches high, they can fit under a counter...and when stacked, they require a floor space width of only 25 to 30 inches altogether, which is small enough to fit into a large utility cabinet if you wish.

A Thin Twins laundry pair can fit your floor plan, your family and your budget because, although they are small in size, they are big in performance and features. And you can choose the washday features to fit your needs because any of three washers pairs with either of two space-saving dryers for a custom-selected compact combination.

One convertible washer rolls easily to where you want it to hook up to a sink



like a portable dishwasher. Or it can be permanently installed with two water inlet hoses to provide five different combinations of wash and rinse water temperatures. It has two wash and two spin speeds, five cycles and four load-size water-saving selections. It doesn't sound like a compact, but it is.

"Big" appliance features come in these dryers, too, including three drying temperature settings and a roomy 3.4-cubic foot drum. One dryer plugs into an ordinary 120-volt household outlet and the other has a 240-volt hook-up for wall, stand or floor installation (subject to local codes).

So, if you've been lamenting the fact that your place doesn't have space for a washer and dryer of your own, cheer up!...now it does. With the Whirlpool Thin Twins, you can have a compact laundry space center right in your own home.

# Spotlight

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## FAMILY HEALTH



### THOSE FATIGUE WRINKLES MAY BE CAUSED BY BUNIONS, INGROWN NAILS

Fatigue, facial wrinkles, a tired feeling on the part of the average housewife more than likely is due to foot ailments rather than overwork.

This is the conclusion of the Academy of Ambulatory Foot Surgery, Philadelphia-based international society of podiatrists with the skills and equipment to perform foot surgery in their offices.

Dr. Dennis White, of San Jose, Calif., a national director of the Academy, reported that a survey of the 1200 members of the Academy found that:

- One of every two housewives, of all ages, suffer from bunions, ingrown nails, hammer toe, serious corns or similar foot ailments.

- Over 80% of those who have these foot ailments blame the ailments on tight or badly-fitting shoes when bunions, corns, etc. are caused chiefly by bone malformations in over 95% of the cases.

- 70% fail to have these operable conditions cared for because they fear the pain, the loss of time in hospitals or "just continue to suffer because they believe nothing can be done to cure their conditions."

"In 98% of these cases of

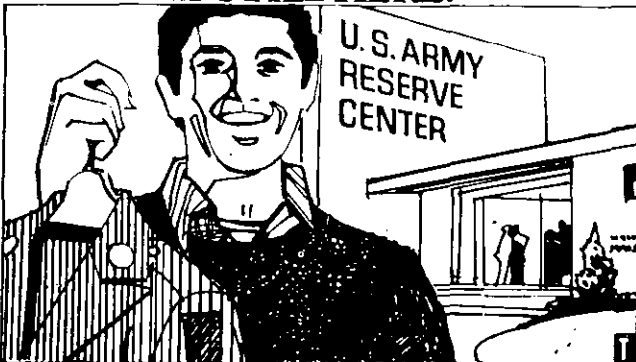
hammer toe, corns, bunions and similar foot conditions," said Dr. White, "patients can have the conditions cured completely with painless surgery."



"The skills of the ambulatory foot surgeon, plus new tools developed specifically to eliminate major open surgery on the foot allow a housewife to walk into a podiatrist's office, one who is a qualified ambulatory foot surgeon, undergo painless surgery and a half hour later walk out again in relative comfort," added Dr. White.

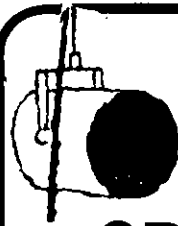
"More important is the fact that members of the Academy report that when this painless surgery is performed on bunions, corns and similar foot ailments, fatigue is dramatically reduced, along with the accompanying wrinkles, and dark bags under the eyes. In fact, such painless foot surgery can make for a happier family life."

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## SPOTLIGHT on community corner

**What: Bethlehem Pop Warner Football Registration**

**When: August 1, 5:00 P.M.**

**Where: Hamagrael School**

Registration for Pop Warner will continue through August 22. For further information call Don MacMillan at 439-9267.

**What: Flea Market & Bake Sale**

**When: Saturday, July 26, 10:00 A.M. through 4:00 P.M.**

**Where: Jerusalem Reformed Church, Feura Bush.**

Community Corner, a public service column of important community events, is sponsored by your local paper

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