

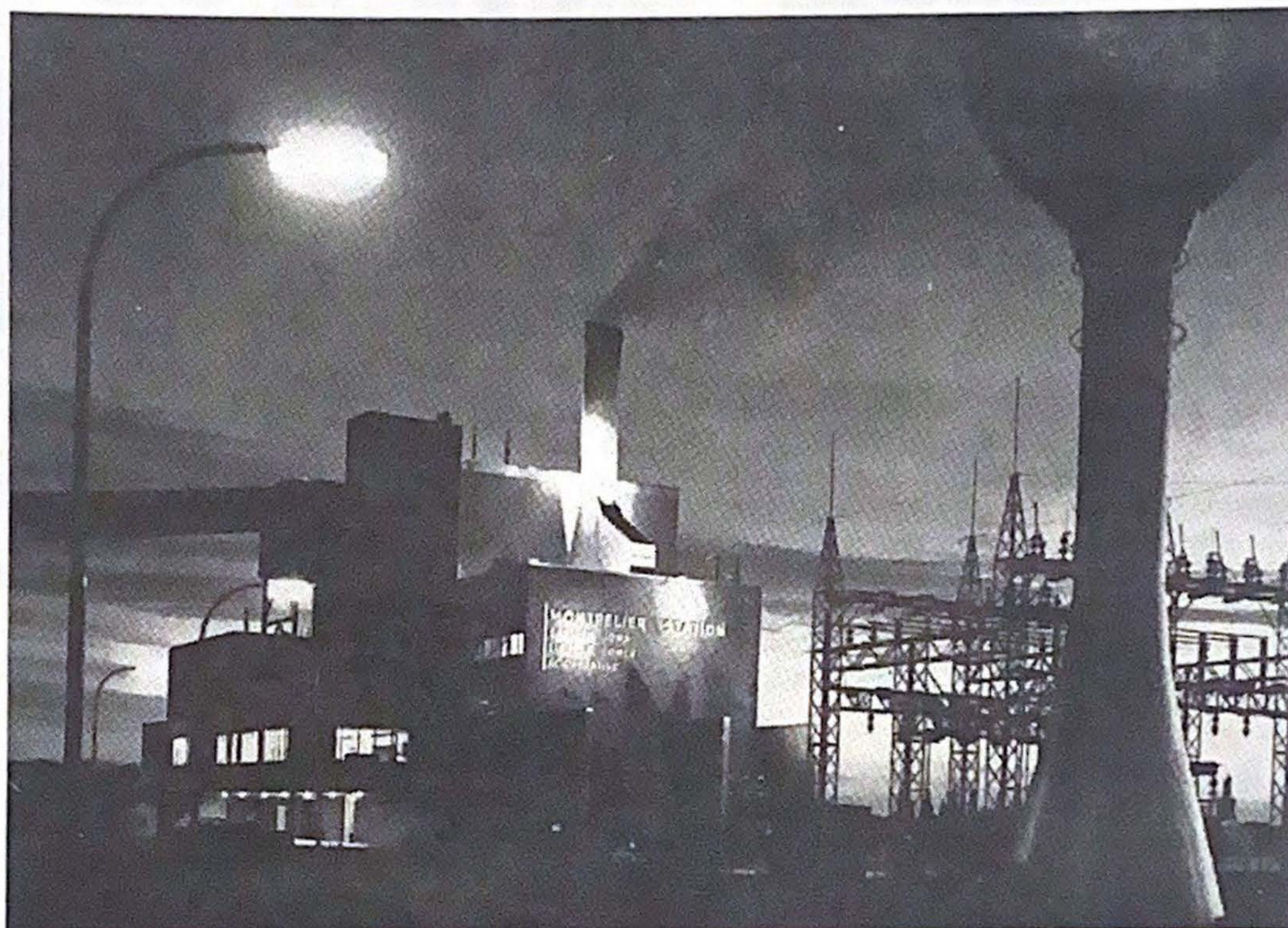


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ADAMS OUTLET



OCTOBER 1961



GO POWER for rural electrics ... GROW POWER for all America!

Within the next 10 years, we'll need at least 4 times our present supply of electricity for rural homes, rural industry, defense outposts, and production of food so necessary for a growing America. Locally-owned rural electric systems must plan and build now to meet these ever-increasing needs.

Today, rural electrics, financed by Rural Electrification Administration loans, actually generate only 16 percent of the electricity they distribute. The rest they buy. Because these local systems must usually depend on a single power wholesaler for their electricity, they have little bargaining power.

Wholesale rates paid by the rural electrics vary more than 300 percent. In addition, rural electrics are

often forced to accept wholesale contracts which they feel contain unfair restrictions . . . restrictions designed to penalize rural electrics should they provide electric service to larger commercial or industrial loads developing in their areas. This means the bigger loads, which normally would help spread the cost of rural electrification, are captured by the wholesale supplier.

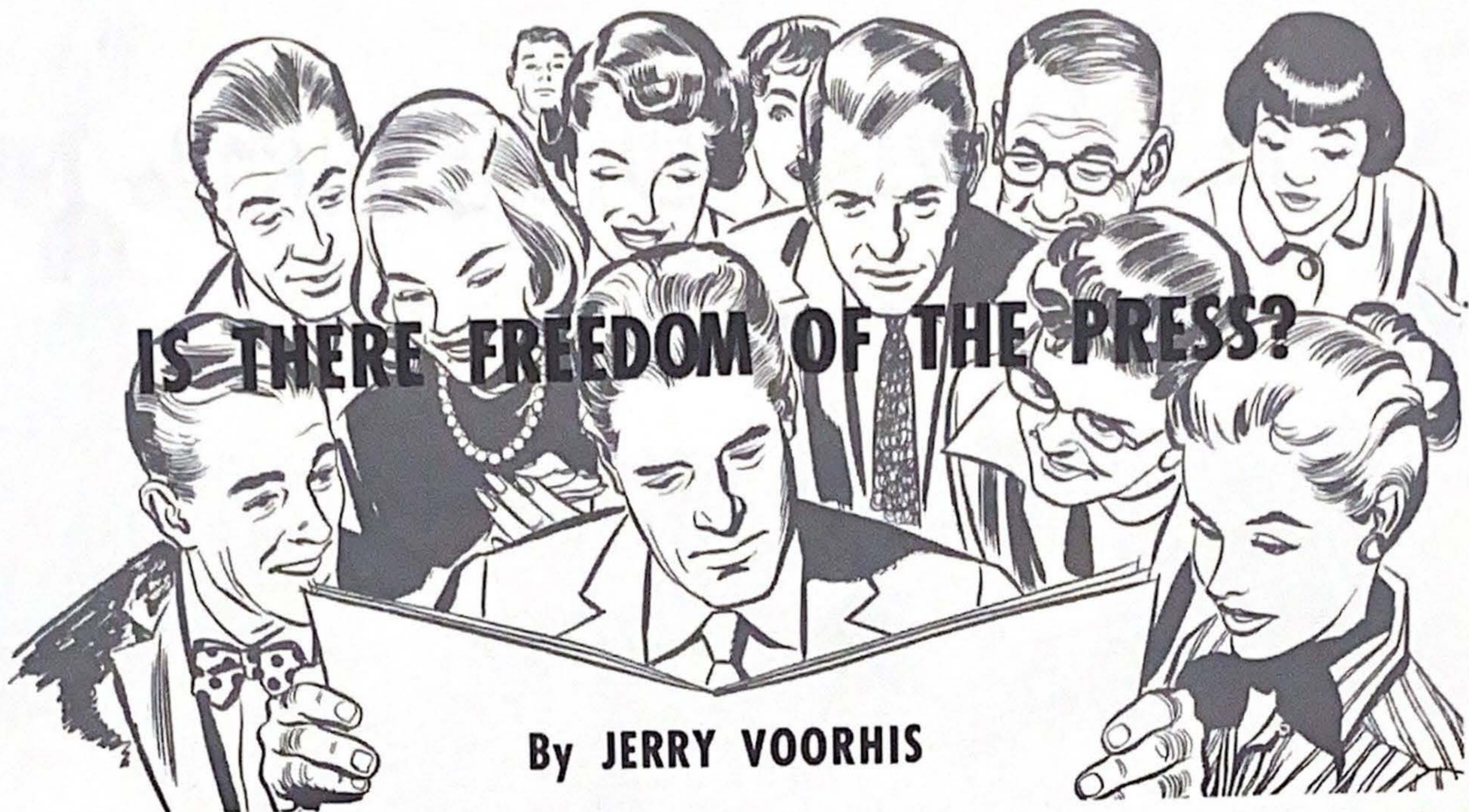
New cooperative generation and transmission facilities, made possible by REA loans, will help assure needed power at reasonable cost for rural America. They will help provide much needed go-power for rural areas . . . assure grow-power for all America.



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ADAMS ELECTRICAL CO-OPERATIVE

CAMP POINT, ILLINOIS
TELEPHONE: LY 3-7701



Freedom of the press in the U. S. once meant freedom for many editors and writers to express different -- even dissident -- opinions. Today, "freedom of the press" has lost its meaning. In only a few communities does any competition in the newspaper business remain. In most places one company, frequently one man, owns the entire press. Two or three companies own most of the magazine circulation of the country.

Freedom of the press has become little more than the license of a few very wealthy individuals to try to foist their personal ideas upon the American people.

What is worse -- responsibility is gone. When President Kennedy as much as suggested that the titans of the press exercise a little voluntary restraint and judgment in the interest of national safety, he was roundly attacked for his suggestion.

And why not? He touched a sore point.

No one can guess how many copies of newspapers were sold when they were telling Castro almost exactly where and when an invasion of Cuba by rebel forces would take place. Or how many copies were sold when the newspapers were telling the Communists in Korea many of our military plans. It was a good many copies.

More recently a Senator has been quoted as trying another attempt to invade Cuba. From the mouth of another Senator the newspapers have extracted a statement that told the Russians almost exactly what we propose to do, militarily, about a threat to Berlin. And if this were not enough, one of the members of the

most powerful of all magazine chains has gotten straight out of the Pentagon, apparently, maps and charts and details of our Berlin planning. Some heads may -- probably should -- roll in the Pentagon. All the blame will be placed there. The magazine that subverted the Pentagon people will go scot free.

But not because it is part of a free press. Not any more.

It would be different if the newspapers and magazines would do as once they did -- print letters to the editor critical of the papers themselves. But this is -- understandably enough -- seldom done any more. The "free press" has too much at stake. Among other things its lack of any real freedom. The average citizen simply cannot register his protest. Almost the only recourse he has is to write to his Congressman and hope the Congressman will think his letter of enough importance to have it printed in the appendix of the Congressional Record.

To illustrate -- recently the largest newspaper in Chicago printed a full page advertisement which contained completely false statements about the cooperative organizations of the United States. The author of this column wrote a letter to the editor simply correcting those false statements. The letter was not published by the newspaper in its Letters to the Editor Column. Instead, we were informed that the advertising columns were open even to people with whom the newspaper did not agree. Which meant that if we would just give the newspaper \$4000 or so we could buy the right to defend the cooperatives of the U. S.

How free is the press?

Use kwh's in Lowest Rate Block for Greatest Savings

We get a lot of inquiries from our members; such as, "We've added an electric range, or water heater or clothes dryer. Do we qualify for a special rate?" The answer to this question may be found on Page 1 of your Self-Billing Book which shows the more power you use the cheaper your electric rate per KWH.

ASSESSMENT — SCHEDULE "A"

First 40 KWH @ 10¢ per KWH
Next 60 KWH @ 5¢ per KWH
Next 100 KWH @ 3¢ per KWH
Over 200 KWH @ 1 3/4¢ per KWH

Our declining rate schedule automatically gives you the advantage of a lower KWH rate as you add electric loads of any consequence.



10-47-43-5

ELECTRIC RANGES

Electric Ranges Are Installed Free

If You Use	A Range Will	Your Total
KWH's Bill	Add Cost	Bill
200 \$10.00	100 KWH \$1.75	\$11.75
All Over		Your Bill
This Amt.	100 KWH 1.75	Plus \$1.75

Monthly KWH consumption is figured for an average family of 4.

COOK THE SAFE AND MODERN WAY WITH AN ELECTRIC RANGE



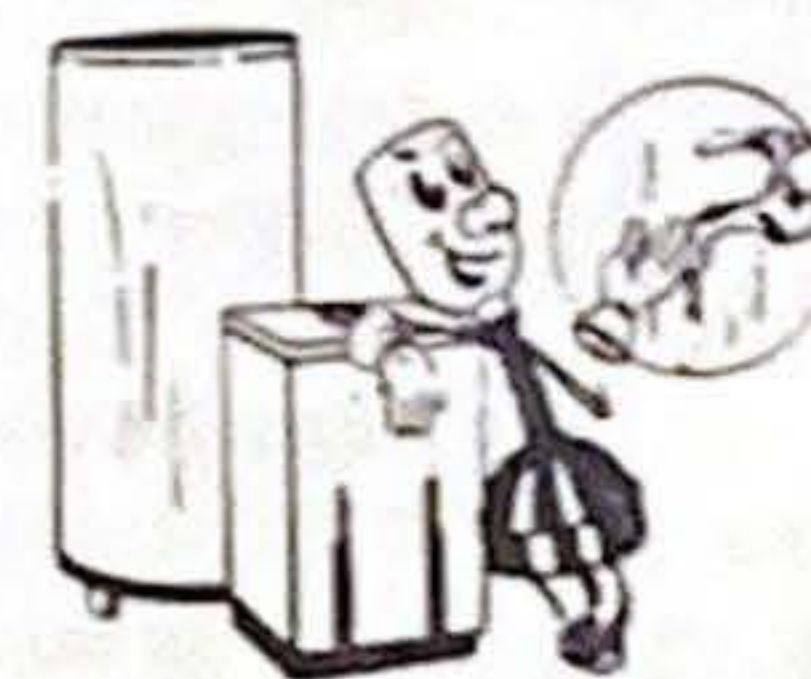
ELECTRIC CLOTHES DRYERS

Electric Dryers Are Installed Free

If You Use	A Dryer Will	Your Total
KWH's Bill	Add Cost	Bill
200 \$10.00	60 KWH \$1.05	\$11.05
All Over		Your Bill
This Amt.	60 KWH 1.05	Plus \$1.05

Monthly KWH consumption is figured for an average family of 4.

ELECTRICITY CAN DO THE JOB BETTER, SAFER AND CHEAPER



ELECTRIC WATER HEATERS

Elec. Water Heaters Are Installed Free

If You Use	W.Heater Will	Your Total
KWH's Bill	Add Cost	Bill
200 \$10.00	250 KWH \$4.38	\$14.38
All Over		Your Bill
This Amt.	250 KWH 4.38	Plus \$4.38

Monthly KWH consumption is figured for an average family of 4.

SAFE, THRIFTY AND CLEAN HEAT WATER ELECTRICALLY

If your monthly power bill is at least \$10.00, and if you are not using electricity for cooking, water heating, clothes drying, etc., you are failing to take advantage of the lowest rates (1-3/4¢ per KWH) available to you. Reports tabulated by our new IBM equipment indicate that 50% of our members are now using about 200 KWH's per month, but are failing to use the rock-bottom rates available to them. If you are considering changing a major appliance in your home, you owe it to yourself to investigate the many benefits of modern, automatic, economical electric appliances.

Cooperatives DO Pay Taxes

The Phony 'Tax-Dodger' Charge Against Co-Ops

By David W. Angevine

TAXES FAIRLY imposed among the citizenry are easiest to bear. When we send our money to the tax collector we like to know the other fellow is paying his share, too.

For nearly 20 years, spokesmen for investor-owned business corporations have argued that their user-owned, co-op competitors don't pay their fair share of income tax. Bankers belabor credit unions and savings and loan associations. Grain dealers and milk processors attack farmers' marketing co-ops. Food retailers and big oil companies assail co-op supermarkets and service stations.

The corporate income tax is levied on profits. Each corporation pays 30% of its first \$25,000 profits into the U.S. treasury and 52% of all profits in excess of that.

For example, Food Store A makes \$50,000 handling \$2 million worth of groceries. It will pay \$20,500 in federal income tax. Food Store B makes \$5,000—one-tenth as much—handling \$2 million worth of groceries. It will pay \$1,500 in federal income tax.

WHY DOES Food Store B have less profits than Food Store A?

Food Store B may be run by incompetent businessmen. Or competition may have forced them to operate on very narrow margins. Or, strangely enough, they may have preferred to do so. Or they may have refunded everything over \$5,000 to their customers.

Whatever the reason, Food Store B has \$45,000 less profits and pays \$19,000 less income tax. Is it therefore unfair to Food Store A? If so, what should be done about it?

NO ONE WILL argue that Food Store B is being unfair to Food Store A if its lower profits resulted from incompetence or rigorous competition. But if these lower profits resulted from conscious design

this somehow makes a difference. Competitors particularly are convinced that Food Store B has somewhere violated the rules.

Now, a cooperative is this kind of a business. It is owned by its customers, and one of their aims is to serve themselves at cost—or nearly so. They either charge themselves less for goods or services, or they pay the usual prices and each year claim as refunds most of what's left after expenses and depreciation.

Understandably, competing businesses don't cotton to this kind of enterprise. Investor-owned power companies that want to make as much profit as state regulatory commissions allow dislike rural electric co-ops that operate without profit. Investor-owned fertilizer companies that want to serve farmers at a profit resent having their customers go into business for themselves and produce fertilizer at cost. As far back as co-ops were organized, they've faced opposition from business-for-profit enterprise.

THE BUSINESS community hasn't always been of one mind. Its view has often depended on whose ox was gored. For example, when farmers began marketing their wheat cooperatively, the chief objectors were old-line grain firms. Margins that the farmers pocketed—margins that formerly had been siphoned out of the rural community—delighted the clothier, the grocer, and the implement dealer on Main Street.

Also, business-at-cost has often proved a very efficient way to get goods and services—even for profit-oriented businessmen. The banker who would limit the growth of cooperative credit joins a cooperative of his own—a not-for-profit clearing house that balances out checks he receives drawn on other banks against checks drawn on his own that other banks receive. The independent grocer who views con-

sumer owned supermarkets as anathema joins with other grocers to operate a co-op warehouse and reap the rewards of wholesaling.

Many other businessmen bent on maximizing their own profits use cooperatives to get services at cost instead of paying a profit to some outside enterpriser. Railroads own Railway Express and operate it as a cooperative, sharing its earnings in proportion to what each road carries. Newspapers operate Associated Press and numerous paper mills as co-operatives.

Big city department stores often jointly own a single delivery service and share its year-end net margins. Hundreds of trucking firms operate Allied Van Lines as a co-operative to pool shipments and avoid empty back-hauls.

Thus, such businessmen can not really oppose all types of cooperatives. They direct their legislative efforts against farmer and consumer cooperatives and they have the advantage that enterprises such as the Associated Press are not widely known as co-ops.

In 1943 they organized National Tax Equality Association (NTEA) to prove to the country that co-ops are tax-dodgers. Spending hundreds of thousands of dollars a year, they have been remarkably effective. They have shouted, "Co-ops don't pay taxes," so often and so loudly that many people believe it.

In their propaganda, they overlook two elementary tax principles. First, corporations are taxed on their profits. Second, no corporation includes in its profits any money or money's worth it returns to its customers.

Cooperatives do pay corporate income tax—as well as property, sales, and all other taxes. Co-ops pay income tax on money they put into surplus, and they pay income tax on money paid out as interest (or dividends) to their stockholders—just as every other corporation does. Co-ops do not pay income tax on what they refund to their customers—nor does any other business.

If the owners of Food Store A feel they're paying too much income tax they can forego part of their profits and reduce their tax. But they are stymied when they try to devise a tax system that would

make Food Store B pay its share of the tax on profits it doesn't have.

FOR 15 YEARS Congress has introduced legislation to make co-ops pay income tax on their customer refunds. Other businesses wouldn't have to. Their quantity rebates, trading stamps, premiums, various profit-sharing devices, and other customer refunds would remain untaxed. Only the co-op would pay. Such discriminatory measures have never generated the slightest enthusiasm among Mason's colleagues on the tax-writing House ways and means committee.

Except for such punitive proposals NTEA itself has never suggested any specific reform, and many congressmen conclude it has none to suggest.

Co-op leaders expect NTEA's demands for "closing the co-op tax loophole"—a loophole that is never defined—to continue reverberating in Congress and across the countryside. Many of them believe NTEA isn't interested in legislation, anyway. They believe the businesses that support NTEA are intent on painting co-ops as tax-dodgers simply to drive customers away from the co-op door.

ACCORDINGLY, co-ops—including National Milk Producers Federation, Credit Union National Association, National Rural Electric Cooperative Association, and the Cooperative League—have sued NTEA, charging a monopolistic conspiracy in restraint of trade. As precedent for their case, they have a federal judge's decision that eastern railroads and their public relations firm, Carl Byoir & Associates, conspired in violation of the anti-trust laws to ruin their truck competitors by spreading the "big lie" that the truckers don't pay their fair share of taxes.

If the co-ops win their suit, this could be the ending of a long-run morality play. But whether they win or lose, co-op leaders are reconciled to the idea that many people will never examine our increasingly intricate tax system to discover that co-ops are actually paying income tax on their profits, just as other businesses are.

David W. Angevine is director of the Cooperative News Service, with headquarters in Chicago.

WHAT NATIONAL LEADERS SAY ABOUT COOPERATIVES

PRESIDENT JOHN F. KENNEDY:

"Family farmers need the technical and bargaining help in the sale of their products and the purchase of the farm supplies that a successful cooperative association can provide. Here groups of people, faced with common needs, invest their capital and organize their own cooperative to meet those needs. This is self-help at its best."

AGRICULTURE SECRETARY
ORVILLE FREEMAN:

"I believe that farmers through their own cooperative organizations have done much to improve their own conditions. I believe that they can and should do more and that govern-

ment should therefore encourage such activity."

AMERICAN BAR ASSOCIATION PRESIDENT
JOHN SATTERFIELD:

"Tax favoritism, tax advantage, or tax discrimination in favor of cooperatives does not exist. Every individual proprietor, every partnership, every corporation in the U.S. may enter into patronage contracts under which patronage refunds (or delayed discounts) are deductible or excludable from taxable income of the business."

Members Join Swing To "ALL ELECTRIC" Living

Our Free Installation Program is a permanent plan whereby your cooperative provides free wiring for new users of Ranges, Dryers and Water Heaters. The following members have taken advantage of the program and joined the swing to "All Electric Living."

Dryers (Sept.)

Ernest Diseron
Norbert Mock
Emery Weisenberger
Roy Weisenberger
Harold Seckman
Archie Carter
Elmer Stills
Vern Prather
Glenn Anderson
George Daugherty
Neil Palmer
Robert Gunther
Harold Jansen
Harold Hoelscher



ELECTRIC HEATING INSTALLATIONS

(Sept.)

Clark Knight
Harold Dulaney
Charles Dunham
George Coleman
Ralph Griesbaum
A.G. Waymack
Harold Jansen

Water Heaters (Sept.)

Mabel Williams
Richard Dingerson
Howard Young
William Leakley
Harold Jansen
Eugene Kellum

Ranges (Sept.)

Floyd Robertson
Russell Taylor
Lonzo Perry
Lawrence Mock
L.B. House T.H.
George Waidelich
LaVern Mowen
Everett Arnold

It's 58 Years for the McDonalds

Last month's Adams Outlet carried the picture of Mr. & Mrs. Guy McDonald of La Prairie who were awarded the hammock prize for the couple married the most years attending our Annual Meeting. We incorrectly stated they have been married 48 years instead of the 58 years they observed on October 8th. We want to reproduce two of the McDonald's letters to us, and to offer our apologies for the error on the length of their married life.

15-12-14-4

Sept. 20, 1961

Mr. Roger Mohrman, Manager
Member Service Dept.

We assume you are the one taken with us in the picture and we want to thank you so much for sending us a picture of our eventful day at your Electrical Meeting of receiving such a nice Hammock near our 58th Wedding Anniversary which is Oct. 8, 1961. We enjoy it and thanks for it.

You asked us for a few words about our romance. We couldn't think of many things that day. We met the latter part of 1901, kept company a while. Guy went to Oklahoma and bought a claim of 160 acre farm from a man who had filed on it, he batched a year then came back to Illinois. We were married Oct. 8, 1903 at Fargo, Illinois and went to Oklahoma to live. We lived there about 8 years and until we had the deed to our place, then came back to Illinois to live.

We thank you again for the picture, also Hammock. Best Wishes to all the Staff at Electric.

Mr & Mrs Guy McDonald

We have a family of 6 children
all married.



Mr. and Mrs. Guy McDonald of La Prairie, married 48 years, are shown here receiving the hammock award from MC, Reggie Cross.

Oct. 4, 1961

Mr. Dean Searls, Manager

Dear Sir:

I saw our pictures in your electrical paper, but sorry they made a mistake and said 48 years as it should be 58 years of wedded life, as your paper goes into so many homes. We are glad to have the pictures also the large picture we received. Many thanks for it as a remembrance of receiving the nice Hammock at your wonderful electrical meeting.

Best Wishes.

Mr & Mrs Guy McDonald

What To Do When The Power Is Off

1. Check your fuses and switches below meter. If some of your lights work, then the trouble is in your own fuses. Remember to check the main cartridge fuses in the fuse box.
2. If all the lights are off, then check with your neighbor to see if his power is off.
3. Be sure to give your name, location and map number when reporting trouble. Please call in as soon as the trouble is discovered or anything wrong with the line is noticed.

4. For Service Outages - Call the following:

During Office Hours	Camp Point LYndhurst 3-7701
After Office Hours, Saturdays, Sundays, and Holidays	Camp Point LYndhurst 3-7129 or Camp Point LYndhurst 3-6389
If no answer, call Answering Service	Camp Point LYndhurst 3-7704
Our office is closed all day on Saturday.	



ABOUT ELECTRIC RANGES

BY

PAT DONLEY

HOME ELECTRIFICATION ADVISOR

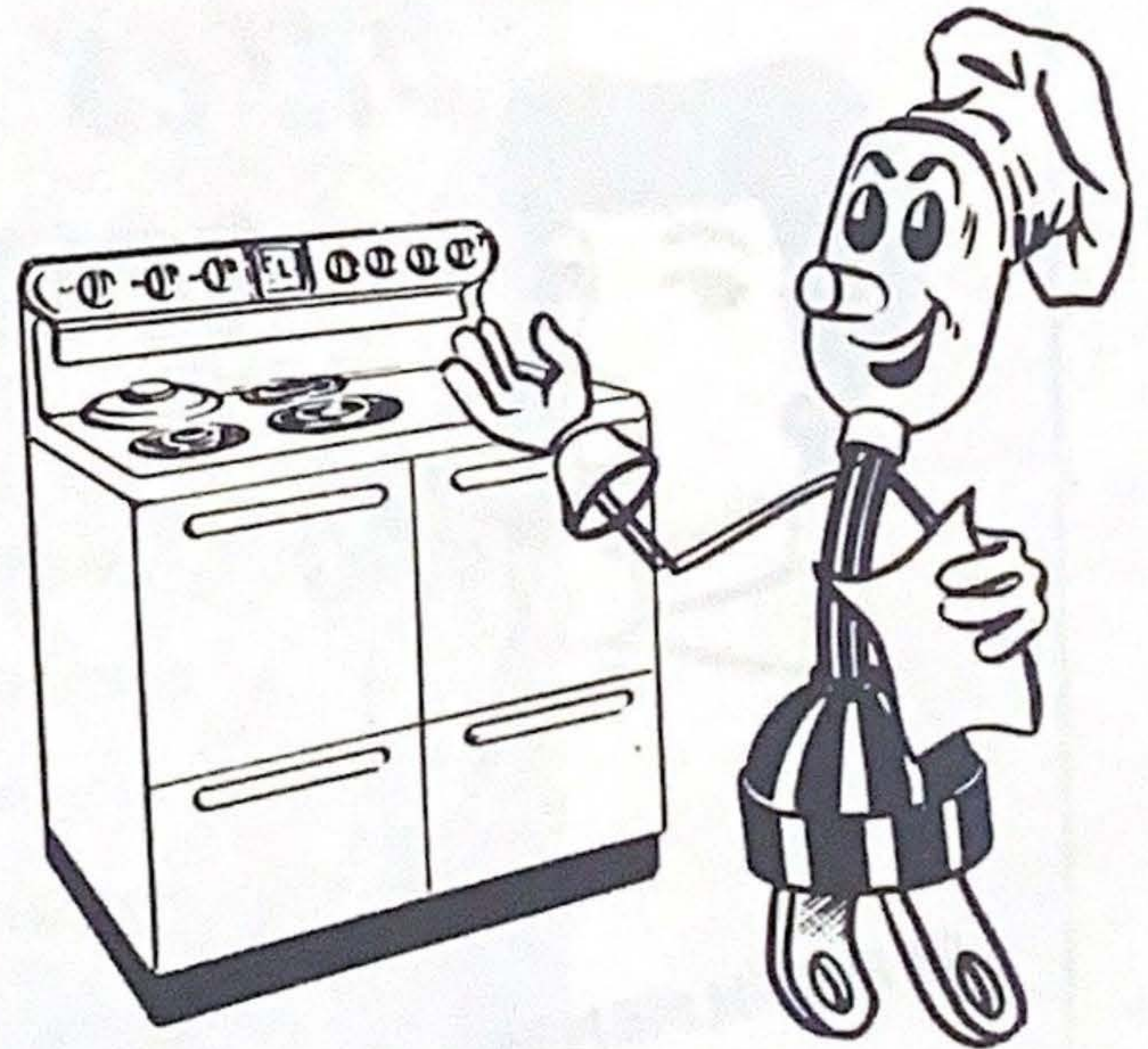
"Fresh as a Daisy", "Cool as a Cucumber", and "White-Glove Clean", - What is it? This may sound like a riddle, but we sure won't keep the answer from anyone. This is the best description we could find for cooking on an Electric Range. We could also add "time-saving", "inexpensive", and "healthful"; for cooking with electricity is all of these and more, too.

The person who is shopping for an electric range can select either a free-standing or a built-in model. Both have the same basic parts - switches, surface units, broiler and bake units are available in a basic model, or in one with special features. A manufacturer offers the basic range at the lowest price; then adds features to the various models to provide a range for individual needs. The deluxe or custom range will have all the features.

Electric Ranges are usually porcelain, inside and out. The outer surface is commonly titanium porcelain, the most acid-resistant finish available.

Titanium porcelain makes it possible to have truer, purer colors than those obtainable with other porcelain finishes one of the reasons for the wide variety of colored appliances. Also, titanium porcelain increases serviceability because of its greater resistance to damage.

The factory Home Economist has much influence on the development of the product, with emphasis on the woman's angle, and she contributes a lot to the writing of the "Use and Care" books. She tests the cooking parts of the range and develops recipes and time tables for cooking. She carefully checks the instructions in the Use and Care books so that the user can easily understand and interpret the instructions. The PROBLEM is that too often the Use and Care books are not read! Only YOU can solve this problem - so keep your books handy and save yourself embarrassment and the cost of a service call, as well as discovering the many, many advantages of your Electric Range.



BULK RATE
U. S. POSTAGE
PAID
Permit No. 3
Camp Point, Ill.

Co-op To Hold Informative Meetings

During the month of November your co-operative will conduct a series of 8 informal meetings throughout our service area. A very interesting program has been planned. In addition to the prepared program, an informal question and answer period will give members the opportunity to discuss particular questions concerning their co-operative.

The purpose of these meetings is to give the member a fuller knowledge of his co-operative. We hope that every member will attend and participate in one of these meetings. All meetings will begin at 7:45 P.M. and refreshments and door prizes will be featured. There will also be a special attendance gift for every member in attendance. We hope to see you there.



DATES TO REMEMBER

DOOR PRIZES

11-45-70-1

November 1 - St. Anthony School

November 6 - Rushville Jr. High School

November 7 - Unity High School - Mendon

November 13 - North Grade School - Mt. Sterling

November 14 - Payson Grade School

November 20 - Brooklyn Grade School

November 21 - Liberty High School

November 27 - Central High School - Camp Point

REFRESHMENTS

ATTENDANCE PRIZES