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VIEWPOINT

First of 'Dirty Dozen' bites dust

Rep. Ted Risenhoover, D-Okla., who a few months ago claimed his inclusion on the 1978 "Dirty Dozen" hit list of the Environmental Action lobby was "the highest honor paid me since I've been in Congress," is probably wishing he'd kept his mouth shut.

Risenhoover last month became the first of this year's "Dirty Dozen" to bite the dust, losing his primary election to 26-year-old Muskogee lawyer Michael Synar.

The Environmental Action citizens' lobby has been publishing its hit list in every election year since 1970, seeking to oust members of Congress who vote "wrong" (by its lights) on key environmental issues.

The "dean" of the Dirty Dozen is Rep. Samuel Devine, R-Ohio, cited this year for the fourth straight time. Along with Reps. Garry Brown, R-Mich., and Ray Roberts, D-Texas, he looks like the most vulnerable of this year's targets.



"Hang on! We're coming to the rapids."

AS TIME GOES BY

Plant talked

FORTY YEARS AGO
—1938—

Plans for a fruit juice processing plant were discussed by the Nebraska City Chamber of Commerce...An audited statement of their finances showed that the Dionne quintuplets had earned $800,000 since their birth in May, 1934...An injunction suit was filed in Nemaha county district court to halt the issuance of $20,000 for a new school building in Brownville William Bischof, Jr, said he would not resign as treasurer of the Eastern Nebraska Public Power District.

TWENTY-FIVE YEARS AGO
—1953—

County Attorney Otto Wellensiek advised the county board to lay out a system of primary and secondary roads and give "serious consideration" to the employment of a county highway commissioner. Doyle Gump was the new coach at Nemaha High. John Knabe earned blue ribbons on dairy and swine showmanship at the Cass County Fair. Lana Turner and Lex Barker were married The city council decreed that all rock-hauling trucks must stay on the highway when going through Nebraska City except when nearing the lower Central Avenue barge dumps.

TEN YEARS AGO
—1968—

Harold Meek, Shenandoah, Iowa, was the new sales clerk in the E & S Bootery store in Nebraska City Mrs Herbert Pickerill and Mrs Hall Severs of Syracuse were appointed as the representatives from the Otoe County Republican Women's organization for the Nixon-Agnew campaign. Marvin Eaton was president of the newly formed Pioneer Booster Club Initiated into Job's Daughters at the Masonic Temple were Linda Abernathy, Jane Dose, Nancy Barker, Beverly Brown, Beth Kellogg and Sherill Kattes

SAFETY VALVE

"...Saturday night..."

EDITOR, News-Press
Once upon a time a Saturday night drunk meant 10 days working for the city on the street.

Can that be done today, only under police supervision hoeing pulling weeds?

The average prisoner is far better off cutting weeds than shut up in jail learning things he's never heard before.

A prisoner in jail is a needless expense. Let the officers take turns on the supervision.

MRS BERTHA TAIT

"...the record..."

EDITOR, News-Press I attended and spoke at Tuesday evening's city council meeting, but I spoke as a representative of Esther McCown, not as an original petitioner

I also spoke as an interested citizen and because I live in the house which will be most affected by whatever is done with 3rd St.

LINDA CAMPBELL

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Martha Angle and Robert Walters

IN WASHINGTON

'No frills' fails with Blanton

BOSTON (NEA) - Most of the state executives cheerfully accepted the no-frills atmosphere that permeated the 70th annual meeting of the National Governors' Association. But there's always someone who doesn't get the word.

The governors in recent years have toned down the lavish parties and expensive gifts (donated by lobbyists) that once characterized their annual sessions, and host Gov Michael Dukakis of Massachusetts tightened the belt still further this time.

Not only did he wipe out the customary "state dinner," featuring a parade of the governors and their spouses, he also eliminated the airport reception committee that annually speeds arriving governors into town in cars driven by state troopers.

Governors, White House aides, Cabinet officers and journalists had to get themselves from Logan Airport to the conference hotel in downtown Boston, and most arranged very nicely indeed But not Tennessee Gov Ray Blanton who is notorious in his home state for high living at the taxpayers' expense

When Blanton arrived in his state jet a few nights before the start of the governors' meeting, he went into a snit when he found no one there to meet him. He put through an "emergency" phone call to Dukakis at the host governor's home in Brookline, demanding to know where his courtesy car and driver were An astonished Dukakis, who had been ready for bed, choked back a few choice replies and phoned around Boston until he found someone to go fetch the imperious Blanton.

Today In History

By The Associated Press

Today is Sunday, Sept. 10, the 253rd day of 1978. There are 112 days left in the year

Today's highlight in history:

On this date in 1813, an American naval force under Oliver Perry defeated the British in the battle of Lake Erie in the War of 1812.

On this date

In 1608, John Smith was elected governor of the Jamestown colony of Virginia

In 1846, Elias Howe of Spencer, Mass, received a patent on his sewing machine.

In 1898, Empress Elizabeth of Austria-Hungary was assassinated by an anarchist in Geneva, Switzerland.

In 1907, the British colony of New Zealand became a dominion.

In 1971, Nikita Khrushchev, former premier of the Soviet Union, died.

Ten years ago New York Gov Nelson Rockefeller appointed Congressman Charles Goodell to succeed the late Sen. Robert Kennedy

Five years ago In a State of the Union message, President Richard Nixon warned Congress that he would veto any legislation that would cut defense spending below his budget.

One year ago Senate Democratic leader Robert Byrd suggested that Budget Director Bert Lance resign because of allegations about his financial dealings.

Today's birthdays Golfer Arnold Palmer is 49 years old. Former baseball star Roger Maris is 44.

Thought for today. A little learning is not a dangerous thing to one who does not mistake it for a great deal — editor William Allen White, 1868-1944.

The Insurance Adviser

Largent Parks Jr.

Insurance rating game

By Largent Parks Jr.

QUESTION — How are insurance companies rated? Does a high rating mean the company charges less for insurance?

ANSWER — Several organizations rate insurance companies. The oldest and most famous of them is Best's Insurance Reports, published by A.M. Best Company.

The first Best's Report was published in 1906. (Then there were 95 insurance companies; today there are more than 1,800.)

Best's ratings are: A-plus (outstanding), A (excellent), B-plus (very good), B (good), C-plus (fairly good) and C (fair).

In determining ratings, Best considers financial condition, operating ratios, management and underwriting practices to determine an insurance company's ability to discharge its responsibilities to policyholders. Ratings are designed for evaluating insurance companies' relative financial strengths; they have nothing to do with the cost of the product sold.

QUESTION — Does having a Best rating differ from being "Best's Recommended"?

ANSWER — Yes. For many years Best used a system of "policy owners' recommendations" for life insurance companies. Some 498 companies were "recommended" in its 1975 edition, the last using that approach.

In 1976, Best shifted to the rating system described above. That year, 839 companies were given one of the six ratings from A-plus to C. That means 341 life insurance companies that had not been *recommended* in 1975 were *rated* in 1976. There is a difference, though it is subtle.

QUESTION — What is the "interest adjusted method" of comparing life insurance policies? What does it mean? What would be a favorable "score"?

ANSWER — The interest adjusted method is a complicated system of figuring the true cost of life insurance.

Before the method was developed, you would simply add up the premiums paid over, say, 20 years. From that sum, you would deduct the policy's cash value at the end of 20 years. The resulting figure would be divided by 20 to arrive at the average cost per year of the policy

If you had a $10,000 policy, for example, you could then divide the average annual cost figure by 10 to arrive at the "net cost per thousand." Without the interest adjusted method, the "net cost" often turned out to be a negative amount, which implied the insurance cost nothing.

That is not a satisfactory method as it does not take into consideration the value of the dollars being paid in premiums. In other words, what would those dollars be worth in 20 years if they were at work earning a return?

Life insurance companies publish their interest adjusted costs for each policy Figures are usually given for 5-, 10- and 20-year periods. When comparing life insurance plans, always ask for interest adjusted costs.

If the interest adjusted cost is 5.45 for example, it means the true cost of the insurance is $5.45 per thousand annually. Always seek out the lowest factor when comparing.

A random survey made recently for a 35-year-old male came up with interest adjusted costs ranging from $4.33 to $6.68. For a 45-year-old man, the spread was from $8.26 to $11.71.

QUESTION — How can I find out if an insurance company pays its claims promptly and gives good service?

ANSWER — Your state insurance department is the best source of information.

The insurance department can tell you if a company is licensed to do business in your state. (Some mail order companies solicit in states where they are not licensed.) It can also tell you if an insurance company has been the target of consumer complaints or departmental action.

If you have a problem, chances are the insurance department can help.

Another source of help is your local Better Business Bureau.

If you do not have the address of your state insurance department, simply write to the commissioner of insurance in care of your state capitol.

The Prayer For Today From The Upper Room

There is one Lord, one faith, one baptism; there is one God and Father of all mankind, who is Lord of all. (Ephesians 4:5-6 TEV)

PRAYER: Dear Lord, help us to realize the importance of belonging to Your church and living for You every day. Give us the wisdom and insight to look beyond any denominational barriers to see the wonderful oneness that is ours when we seek communion with others who follow You. In Your name we pray. Amen.



Ivan D.E. Beaumont

THE BUCK ENDS HERE

The right attention

Congratulations —

..to Mrs David Rivett and Jim Petro and the many volunteers who collected $1,656 for muscular dystrophy The Nebraska City group didn't get national television like Mr Lewis but they got the attention of the public through their own campaign and did an admirable job.

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The FFA honoree —

The recognition given to Jim Johnson, Union, by the FFA is for a select group The son of Mr and Mrs Harold Johnson, Union, Jim was named to receive the American Farmer Degree, the highest award presented by the national FFA

The 1975 NCHS graduate is the second FFA member from [illegible] to receive the award. Howard Vogel got it in 1946

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Applejack —

The Chamber's Applejack Festival committees are geared for a big day September 16 when about 20 high school bandsmen will parade on Central and Peru State and Tarkio will play in the Apple Bowl that night at Pioneer Field

The old Apple Bowl days held after WWII were for the eight man teams from the area George Near, former News-Press reporter, was instrumental in organizing the games

From what we've been reading about more small schools going back to eight man, it may be that the Applejack committee will look once again at the small schools

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The dedication —

Thanks to Mrs Carline Moles and her committee for the fine dedication ceremony at Pioneer Field The purple and gold ribbon cutting and the introductions were appreciated by all

We disagree with the engineer and architect, the press box should be elevated so that more seating is available. Oh ..you might be interested. the stadium on the west side at Hayward park seated 1600 Add 500 for the east side and the Pioneer seating totaled 2,100

The new stadium on the east side at Pioneer Field seats 1900 Add that to the seating across the field and you've got space for 2,400 souls

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The State Fair —

We walked the state fairgrounds thoroughly last week, checked the barns and 4-H and FFA buildings only to learn several days later that FFA displays were not scheduled for display until the middle of the week

Dave Blecha, the Nebraska City FFA adviser, is often the topic of conversation in our home Mr Blecha has at least one girl-turned-farmer in his class in the form of our 17-year-old Jeannea

And the "baby" of the family (it's Dad's privilege to have one baby in the family) worked hard on her project. Oh, not something you can put in a car or a pickup truck, but something that Dale Grundman has to haul in his bid truck — a 14-foot feed bunk.

Mr and Mrs Don Mason accompanied us on the long day and when it came to sit and talk and show and tell, we were one pooped group

We think we saw everything (naw, Don chickened out on the hootchie - kootchie show) and a lot of Nebraska City people and other Otoe County Fair goers There was one thing we didn't try, but two m our party did — the diet computer check list which was in the Youth Complex We live in a strange world where we have so much food that we use an electronic device to measure the quality of what we consume

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The headlines —

The Page 1 stories in Nebraska the past week have been school closings because of hot weather. What do the kids do the rest of the day? Whatever happened to the old swimming hole that was "open" every day?

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Volleyball —

Mort Porter agreed that it was a hot night for volleyball, but we went to Prichard Auditorium anyway and watched our teams win

We looked around. It is an old auditorium, probably much like Memorial Building in Nebraska City and we both wondered why can't the city fix up our public building to upgrade it [illegible] use. We all know it'd cost a fortune to replace it Take a look at Prichard, someone engineered a good job on an old facility and it looks pretty sharp and is used a great deal

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HEALTH

Lawrence E. Lamb, M.D.

Hypoglycemia and milk

By Lawrence Lamb, M.D.

DEAR DR. LAMB — I have been having so much trouble with gas I decided to use the lactase enzyme in my milk as I drink quite a bit and I have low blood sugar (hypoglycemia)

I wonder if it is all right for a hypoglycemic to use the lactase as it splits the sugar in milk into single sugars

I wrote to the Sugar-Low Company, 3540 Atlantic Avenue, P O Box 1017, Atlantic City, New Jersey 08404 to ask about this and they wrote back that if I had hypoglycemia to ask my doctor if it was all right for me to use the enzyme

I asked him and he said "Try it — you might feel better " What is your opinion about hypoglycemics using Lact-Aid?

DEAR READER — Lact-Aid is an enzyme that splits the lactose (the double sugar in milk) in two so it can be absorbed. People who have a normal amount of lactase enzyme in their intestine do this on their own It's useful then, just for people who have a deficiency in the lactase enzyme, but there are plenty of those, particularly among adults. It really doesn't do a thing to milk that the normal body doesn't do in the digestive process.

There's no great difference between using milk that has been treated by Lact-Aid and milk which is split by lactase in a normal person's intestine in terms of its effect on blood sugar and its relationship to low blood sugar or, for that matter, to diabetes

True, it will provide immediate single sugars for the body to act on in the amounts usually found in milk, but the same thing happens with any milk that you use anyway if you form lactase enzyme, whether you're a diabetic or have low blood sugar

Milk intolerance certainly can cause gas troubles but it is only one cause for them To give you more information about gas I am sending you The Health Letter number 6-8, Controlling Gaseousness

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