

# Average American Said To Hold Key To Economic Future

New York (UPI)—You, the average American, earning between \$4,000 and \$8,000 a year, hold the key to the nation's economic future.

The way you spend your money, use your leisure time, save and invest, will set the pattern for the nation's economic development.

Unlike America's earlier history, when the economy consisted mainly of the rich and the poor, the biggest segment of the population—between \$5 and \$9 per cent now fits into the middle income category.

These families account for the bulk of total consumer expenditures for goods and services. Those in the \$4,000 to \$8,000 a year bracket account for about half that account for expenditures.

### In Sound Health

Economists point out that the nation's consumers are in sound economic health. They have liquid assets—bank deposits, government savings and the like—of more than \$252 billion, which is an increase of more than \$83 billion since 1950.

In contrast, consumer installment debt has increased \$23 billion in the same period, indicating that the consumer has not been going recklessly into debt. As a matter of fact, the figures buttress the belief that the consumer is "the best money manager in the world."

Henry Ford II, president of the Ford Motor Co., said recently that stimulating the middle income group to action on the political and economic front is the best hope for "opening the door to exuberant economic growth."

### Not Translated

Ford noted that the scientific explosion in America has not yet been translated into an economic explosion of like magnitude.

Stahl Edmunds, manager of the Ford Division of Ford Motor Co., predicted that by 1965 there will be 10 million more families in the country with incomes over \$5,000 a year than in 1955.

He said the sharpest growth in the years ahead will be in the \$5,000 to \$8,000 income bracket.

Economist A. W. Zelomek calls this "revolution" in income distribution one of the most dramatic developments in the economy.

"The economy we have today bears no resemblance to any previous period of our history," Zelomek said. "Consumers have more money, more savings and more leisure time to enjoy both than ever before."

Zelomek said this change is one of the reasons he believes there "will be no major depression in our lifetime."

**Emphasis on Marketing**  
Companies making everything from automobiles and outdoor motors to hairpins and lipstick will be competing against each other for the consumer's favor. In past years the emphasis was on production. Now it is on marketing.

"There is a tendency to think of producing steel, digging coal, growing wheat or manufacturing automobiles as basic, and to think of the marketing of these things as much more superficial," according to economist Dexter M. Keezer.

"This idea is thoroughly obsolete. Successful marketing is a key ingredient of a successful economy of abundance," according to the chief economist of McGraw-Hill Publishing Co.

Ford's Edmunds said "a fresh, sustained business cycle during the next decade will require a spectacular series of technical advances in consumer markets."

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## Small Worlds Around Us

By Lynn M. Watkins

**The Ox-Beetle is a Pretty Good Guy**  
It would be irregular for an ox to have more than two horns, so the ox-beetle should have been named a "one bug band." Even though one horn, the longest, is away out in front of the other two, this beetle is still called the ox. Belonging to the family he does, it could be expected that he naturally would be a queer character. He's downright peculiar.

are only shields that protect the gauzy under-wings. In flight the hard outer wing covers are raised. The flying wings are membranes, whitish in color and seldom visible unless the wing-shields are raised.

**Dangerous Look**  
The exact purpose of the sharp, backward sloping horns of the ox-beetle is not known, although they probably give a dangerous and ferocious appearance to the beetle that causes its enemies to stop and consider carefully before attacking. Like all beetles, the ox-beetle has six long, powerful legs, each equipped with sharp, curved claws, with which earth or rotten wood is torn when the creature is searching for food. This food consists of other insects, most of which are injurious to crops and cultivated plants. This character more than pays his way by helping to keep harmful bugs under control. Yes, the ox-beetle is a pretty good sort of guy. In the beetle world, where it usually operates, he is considered a real "bigshot."

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**Dislike Sun's Glare**  
Most beetles, at least the larger ones, spend their time in the earth, in dry leaves or decaying wood. They dislike the glare of the sun. If caught in the open, they exert every effort to get back under cover. The ox-beetle is one of these.

**TEEN-AGERS ON THEIR OWN**  
New York (UPI)—Most retailers report that teenagers do more buying on their own these days than in the past. Boys particularly buy clothes unaccompanied by parents. The storekeepers believe this trend is traceable to rising incomes of the younger set, and the great increase in the number of working mothers.

Because of the horns, many people call the ox-beetle the rhinoceros beetle because in some respects it does resemble the African mammal more than it does the ox. The ox-beetle is often two inches in length. The male has the three curved horns on the top of the head. The female has but a single horn. The two smaller horns are absent.

There are more than 565 independent scientific laboratories in the U.S. working on research and development in consultation with industry.

The bodies are dark brown in color, skinny, shiny and hard. Observed in strong sunlight the body colors seem to change. The ox-beetle has four wings, the hard outer wings

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