

Inventor Wants Government To Switch to Plastic Bills

By JOSEPH D. HUTNYAN
United Press International
Washington — (UPI) — Stanley F. Reed, an inventor, is trying to talk the government into switching from paper money to a new kind of stiff plastic currency about the size and shape of a graham cracker.

He claims nylon plastic money would be 10 times more durable, could be washed, used in a vending machine, and would be just about counterfeit-proof.

The 45-year-old Reed heads a research firm here. He said he got the idea while playing roulette in Germany several years ago.

"The chips being used were made of plastic, and seemed so easy to handle," he told UPI in an interview. "The minute somebody threw paper money on the table, it fouled things up."

Reed said he became currency-conscious after the Federal Bureau of Engraving invited him to make suggestions for a new money production system. Instead of recommending new methods, he eventually suggested the radical plastic approach.

Square Wafer

Reed's money, which he dubbed S-money (for "Stanley's money"), is in the form of a two-inch square wafer about the thickness of plastic playing cards. It will bend but not fold. Each denomination has a different notch on all four sides to make it more distinctive.

Reed maintains the advantage of S-money results from

the fact that it is much stiffer and stronger than paper money. As a result, he says, each bill would be in circulation as long as 10 years. The average life of well-circulated paper money is about six months. He said this could save the government from \$15 million to \$20 million annually.

Stiff plastic bills not only wear better but are more adaptable to automation, the inventor said. As an example, he pointed out that today banks, race tracks and other businesses handling large amounts of bills are required to hire corps of employees to count and sort them every day.

He said that S-money could be shoveled into a vat hitched to a computer which, aided by the notches on each bill and electronic scanners, could sort and count the money in no time at all.

Reed said the same principle could be used to develop vending machines that would take his money.

On the question of counterfeiting — the government's biggest money problem — he asserted that his plastic cash is near fool proof. He said it would be harder to produce than printed money because it employs a process that requires heating the nylon as much as 500 degrees before it melted and poured into a mold.

Achieve Fidelity

Reed said the phony money makers also would be taxed to achieve the fidelity of this plastic cast printing process which is supposed to be 10

times that of conventional paper printing.

He also said that if plastic money were adopted, the government could contract for development of a special type of nylon plastic that would be almost impossible to imitate both in appearance and its response to certain chemical processes.

The chief complaint against S-money from the experts is that the changeover from paper money could be a traumatic experience for the economy since it would create confusion and give counterfeiters a chance to run wild.

They also point out that if Reed's plastic bill became a legal tender, it would immediately make obsolete cash registers, certain kinds of wallets, and other implements of the U. S. financial society.

Reed rejected this argument.

"We went through money changes before and we survived," he said. "Back in 1928, the government switched to a much smaller bill. I think this switch can be made also."



TOURS PERIMETER — President Ngo Dinh Diem, with walking cane, of South Viet Nam, pauses during a tour of the perimeter of his summer home in Pleiku, South Viet Nam. He is accompanied by members of his government and U. S. military advisor, Col. McCown. (UPI)

U.S. Armed Forces Count 19 Dead in Series of Accidents

By United Press International
The U. S. armed forces counted at least 19 dead Tuesday in a series of accidents in this country and abroad. Six servicemen were missing.

The 8th U. S. Army in Korea said it had found the bodies of six soldiers killed Aug. 4 in the crash of a light aircraft on a mountainside 85 miles north east of Seoul. Identification of the victims was withheld.

The aircraft carrier Kearsarge reported the loss of four crewmembers in separate crashes of two of its aircraft. The Kearsarge said an extensive sea and air search had failed to turn up any signs of Lt. Cmdr. Lawrence R. Allen, Coronado, Calif., Lt. J. G. James R. Malancon Jr., Houma, La., and Michael J. Gejrou, Drayton, N. D., whose S2F radar plane was lost at sea southeast of Kyushu Aug. 14.

The 7th Fleet carrier said K. L. Adams, Smith Center, Kan., drowned and three men were injured when their helicopter crashed into the sea near the same spot two days later.

Three sailors were killed and two others injured Monday when their car sheared off a steel guard rail which pierced a gasoline tank and

touched off a fiery explosion. John H. Bowen, Manchester, Tenn., James M. Jones, Mount Kisco, N. Y., and Richard Prior, Nashua, N. H., died in the accident near Brunswick, Maine.

Two B47 jet bombers collided in the air over Irwin, Iowa, Monday. At least two crewmen, Capt. Peter Macchi, Bellevue, N. J., and Lt. Col. William Thomas of Syracuse, N. Y., died.

The \$2.5 million aircraft came together high above the clouds on a training flight from Schilling Air Force Base at Salinas, Kan. Wreckage was strewn over an area five miles wide.

Three airmen parachuted to safety. One of the co-pilots, Capt. Leonard A. Theis, 29, San Fernando, Calif., was missing.

Plane Kills Two

A pilotless Stratojet attempting a landing by remote control crashed into two automobiles at Eglin Air Force Base, Fla., Monday, killing two persons and injuring another.

The victims were Robert Glass, Fort Walton Beach, Fla., and Dr. Robert E. Bunde, North Hopkins, Miss. The Air Force said the modified B47 aircraft veered out of control, hit the landing strip, and skipped to a road.

The Air Force in Washington said Lt. Arthur Eugene Bedal, Burbank, Calif., and Capt. John Howard McClean, Mary Ester, Fla., were killed in the crash of a B26 light bomber in hostile action north of Saigon in South Viet Nam Aug. 16.

The Navy said an F3B jet struck a parked plane and started a fire aboard the aircraft carrier Saratoga in the Mediterranean last Thursday that killed two men and injured seven others.

Birth Watch Resumes At Elephant House

Portland — (UPI) — The watch has resumed in the maternity ward of Portland Zoo's elephant house.

Zoo officials say the time is near for Tuy Hoa and Pet. They predicted the same thing months ago but insist they can't be too far off this time.

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Your Money's Worth

By SYLVIA PORTER
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DON'TS ON BORROWING MONEY

Senator Paul Douglas is now touring the grass roots to hold hearings on his Truth in Lending Bill—under which all lenders and sellers on credit would be compelled by law to disclose their credit charges fully to the borrower in terms of (1) total dollars and cents and (2) a simple, true annual percentage rate on the unpaid balance.

The Senate subcommittee which the Illinois Democrat heads was in New York City this past week end, will be in Pittsburgh this Friday, Aug. 23, in Louisville Saturday. Douglas is adding more hundreds of pages of testimony to the thousands he already has collected on the wonderland of credit charges in the U. S. today, where as one credit union manager put it, "Percentages multiply and divide and will, finance charges materialize on command and fees are collected on the way out."

The area which Douglas has been tackling with relentless energy in recent years is enormous, directly touches the lives of almost every one of us. We owe over \$235 billion in personal debts today, pay \$15 to \$17 billion a year in interest and finance charges.

In the \$4,000-\$7,500 income bracket, nine out of 10 families use some form of consumer credit, and if service credit is included, the proportion approaches 100 per cent. Out of every \$100 of after-tax income, an American family on average pays \$18 to meet instalment and mortgage debts. Borrowing to buy is our way of life in America in this era and the development of consumer credit has played and is playing a crucial role in our nation's economic growth and prosperity.

Whether or when Douglas' bill will pass cannot be predicted with assurance at this point, for opposition to it continues powerful. His current out-of-town probe was approved by the Senate Banking & Currency committee only after what he calls "a terrific battle" and by a vote of eight to seven. To get this approval, he had to agree to spend no more than \$4,700 of official funds on these hearings.

But you, the borrower, do not have to wait for a Truth in Lending law to become informed on interest and finance charges, to learn how to borrow wisely, to protect yourself against the racketeering fringe.

This can be do-it-yourself project, and all you need as tools are a few basic DON'TS.

(1) DON'T borrow money from an unlicensed lender. If the lender's license isn't prominently displayed, ask to see it and also ask whether he belongs to a national and state organization of lenders. If the lender doesn't meet these minimum requirements, walk out.

(2) DON'T borrow any money until you understand what you're being charged for the privilege of buying on the instalment plan or for your personal loan. The fact is a small service charge of 1½ per cent on a store charge account often works out to a true annual rate of 18 per cent and a 3 per cent per month loan equals 36 per cent a year. The fact is that financing charges on used cars can run to 25 per cent or more a year and "pennies a week" can mount up to 50 per cent or more a year. If you don't understand what the charges are, get advice from a responsible person who does understand.

(3) DON'T sign any loan contract unless it contains provision that you can repay ahead of schedule if you wish to. If the contract doesn't include this clause, insist that it be put in.

(4) DON'T accept the tempting offer to "charge it" unless you are sure you will have the money to pay off when the bills come in and you are aware of any service fees for this charging privilege. Don't buy anything on credit unless you have a sound plan for repayment by deadline.

(5) DON'T buy on time until you have shopped for the best buy in credit as you have shopped for the best buy in the product you're purchasing. There are many ways to get credit and the differences in cost can be substantial. Study the alternatives, ask questions, shop, compare costs, decide which method is best for you, and then buy.

If you will follow these five rules, you'll not only save money and protect yourself. You'll also on your own virtually eliminate the abuses Douglas is attacking with his Truth in Lending bill.

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News About Servicemen

PREPARATORY SCHOOL

James V. Ackerman, son of Mr. and Mrs. Dale S. Ackerman, route 1, box 20, Eagle Point, has been selected to begin training at the Navy Preparatory school, Bainbridge, Md., Sept. 1.

Ackerman enlisted in the U. S. Navy in January and attended recruit training at San Diego, Calif. A graduate of Eagle Point High school, he attended Southern Oregon college.

The school at Bainbridge is the preparatory school for the U. S. Naval Academy.

RECEIVES DISCHARGE

James N. dePlace, son of Mr. and Mrs. Eric dePlace, 1932 Poplar dr., received his discharge from the United States Navy at Mayport, Fla., this month. He had served aboard the missile destroyer USS Farragut.

Returning to the west coast he visited friends in Delaware and relatives in Minot, N. D. He plans to enter Oregon State university at the opening of the fall term.

SWIFT STRIKE EXERCISE

Army Pfc. Donald J. Fisher, son of Mr. and Mrs. James E. Fisher, Gold Hill, recently participated in Exercise Swift Strike III, a U. S. exercise in Georgia and North and South Carolina, involving more than 75,000 armed forces personnel.

A graduate of Crater High school, Fisher entered the Army in 1961. He is a gunner in Company A, Second Battle Group of the 101st Airborne Division's 18th Infantry at Fort Campbell, Ky.

IN PARADE

Marine Lance Cpl. Aundre C. Knutson, son of Mr. and Mrs. Emil S. Knutson, 972 Stewart ave., recently participated in a parade at the Marine Barracks, Washington, D. C., for the retiring Chief of Naval Operations Adm. George W. Anderson.

As a member of Marine Corps Institute company, he often performs in various military ceremonies in and around the nation's capital.

ADVANCED JET FLIGHT

Midshipman Second Class Stanley L. Dowson, son of Mrs. Dorothy E. Dowson, 47 South Berkeley Way, a member of the Naval Reserve Officers' Training Corps (NROTC) unit of Stanford university, recently flew one day familiarization flights with Advanced Jet Training Squadron 22 at the Naval Auxiliary Air station, Kingsville, Tex.

Summer indoctrination cruises and tours are conducted to give midshipmen experience and training in preparation for their future roles as Navy officers.

ON ACTIVE DUTY

Rolf A. Peterson, biology teacher at Medford High school, is on two weeks active duty as a student in the United States Army Civil Affairs school at Fort Gordon, Ga. Lt. Col. Peterson, 425 South Modoc ave., is a member of the Marine Corps' Volunteer Training unit at Medford.

His return to Georgia is somewhat of a homecoming, as he entered the U. S. Navy in Atlanta, Ga., some 22 years ago.

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The Medical Roundup

by *Walter D. Sawyer*

Emeritus Consultant in Medicine
Mayo Clinic
Emeritus Professor of Medicine
Mayo Clinic
(Register and Tribune Syndicate,
1963)

Speeding Ambulances Unnecessary

Recently I mentioned in this column the report of a study that was made to find out how often it is necessary for an ambulance to go tearing through the city with the sirens screaming. As I remember, it was something like 98 per cent of the cases the doctors who made the study decided that the terrible rush was not necessary or indicated. In some cases, because of its speeding, the ambulance crashed and either killed or seriously injured the patient who has been taken to the hospital.

Now, I find a release from the American Hospital Association in which Wilson Wells, the executive director of the Western New York Hospital council in Buffalo, reports another study of this subject. He says that patients should be cared for promptly, but ambulance speeding serves only to magnify the chances of another accident, or to aggravate the injuries of the patient.

In Buffalo, there is an ordinance which requires that the drivers of ambulances

file reports with the Board of Safety telling whether their flashing red light and siren were used; also, the nature of the patient's illness or injury. This ordinance serves to cut down markedly on the number of cases in which an ambulance goes screaming across town.

Mentally Disturbed

I recently looked through the little magazine, "Action," edited by Miss Shirley Burghard. She is doing a good job carrying on a project which was started years ago by William Moore, the man who was shot and killed while walking South on a "protest march."

Some years ago I read Bill Moore's interesting book, "Mind in Chains" in which he told of the mental puzzles which had caused him for a time to be cared for in a mental hospital. His book was one of 65 fascinating autobiographies of mentally disturbed or otherwise ill persons, which I then abstracted and put together to form my book, "Minds That Came Back." For years Bill and I corresponded until we came to be good friends. What he wanted so much was to be helpful to his fellow man and especially to those who had been mentally disturbed.

When he heard of the "Recovery" groups, in which people who have been mentally upset get together once a week to talk things over and to help each other, Bill tried to publish a list of all such organizations in the United States. Even on his small income he managed to get out a mimeographed paper such as Miss Burghard is now editing. Bill's desire to do something for his fellow man was so great that I think he would have gone on his protest march even if he had known how it would end—with his death.

Oh, my aching back

Mahoney Regrets Vote on Tax Bill

Portland — (UPI) — State Sen. Thomas D. Mahoney (D-Portland) told Gov. Mark Hatfield Monday he regrets voting for the tax bill passed by the 1963 Legislature.

He asked the governor to call a special session of the legislature to repeal the law if the current petition drive to secure a referendum fails. The legislator said he has signed one of the petitions.

In a letter to Hatfield, Mahoney said he would ask the lawmakers to pass the bill again at the special session, after attaching a clause referring it to the people. He said voters should have "a voice in this important matter."

Salem — (UPI) — State park attendance was up about 172,000 persons the first half of 1963 as compared to the same period last year, the parks division of the state highway department said Tuesday.

Doan's

Nagging backache, headache, or muscular aches and pains may come on with over-exertion, emotional upsets or day to day stress and strain. And folks who eat and drink unwisely sometimes suffer mild bladder irritation... with that restless uncomfortable feeling.

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STAR GAZER

By CLAY R. POLLAN
Your Daily Activity Guide
According to the Stars.

To develop message for Thursday, read words corresponding to numbers of your Zodiac birth sign.

<p>Aries MAR 21-20-30-36 34-69-75</p> <p>Taurus APR 21-10-18-27 24-71-82-89</p> <p>Gemini MAY 21-9-17-26 1-6-45-48 31-70-78</p> <p>Cancer JUN 21-15-24-33 2-8-12-16 40-60-79-80</p> <p>Leo JULY 21-11-20-29 13-38-43-49 65-77-81-90</p> <p>Virgo AUG 21-19-28-37 3-15-29-34 57-66-74</p>	<p>Libra SEPT 21-14-23-32 4-5-7-14 17-24-31</p> <p>Scorpio OCT 21-11-20-29 13-22-31-40 44-53-62</p> <p>Sagittarius NOV 21-10-19-28 30-39-48 50-55-59-62 72-78-83-88</p> <p>Capricorn DEC 21-11-20-29 3-12-21-30 33-42-51-60 64-67-74-82-90</p> <p>Aquarius JAN 21-11-20-29 3-12-21-30 33-42-51-60 64-67-74-82-90</p> <p>Pisces FEB 21-11-20-29 3-12-21-30 33-42-51-60 64-67-74-82-90</p>	<p>1 Confult 31 Seem 61 Well 2 Omen 33 Cooperate 62 Judgment 3 H 34 You'll 63 Get 4 Quest 35 Friend 64 Sign 5 Or 36 Money 65 Work 6 Year 37 All 66 H 7 News 38 At 67 H 8 Will 39 Expect 68 H 9 Shop 40 Generosity 69 H 10 For 41 Dr 70 H 11 Parties 42 Air's 71 Dr 12 Show 43 Home 72 Enslavement 13 Don't 44 Equipment 73 Answer 14 May 45 Patience 74 Due 15 You 46 And 75 Test 16 Their 47 Well 76 Test 17 Surprise 48 Is 77 For 18 Machinery 49 Dr 78 Power 19 Weddings 50 You've 79 Attraction 20 New 51 Put 80 Now 21 Social 52 Around 81 Best 22 Prosperous 53 Do 82 Choice 23 Day 54 Better 83 Go 24 You 55 Get 84 Important 25 Land 56 Trust 85 Early 26 Friends 57 Get 86 Start 27 Home 58 Good 87 Power 28 Invitations 59 Good 88 Answer 29 Hour 60 And 89 Results 30 More 61 Good 90 Results 31-57-66-74</p> <p style="text-align: center;">Good Adverse Neutral</p>
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