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ACHIEVER[®]

The Junior Achievement National Magazine



SUSAN HOWARD
Story page 3.

ACHIEVER®

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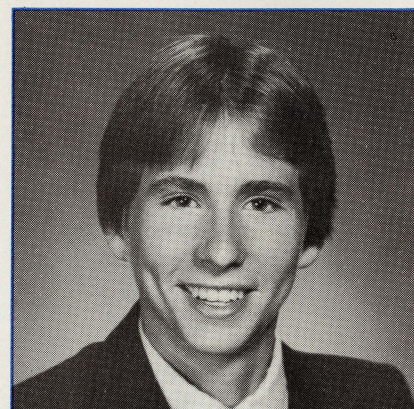
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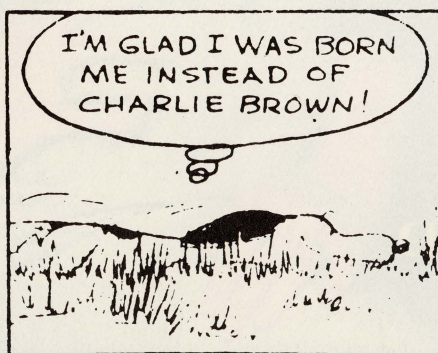
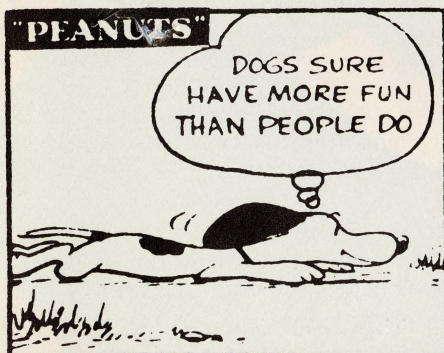
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She's "On The Side Of The Angels"

"DALLAS," on the CBS Television Network, ended last season with a cliff hanger for fans to dangle on over the summer. With a four-alarm blaze as the backdrop, J.R. Ewing (Larry Hagman) is fighting with Ray Krebs (Steve Kanaly), the Ewing ranch foreman, who is also Jock Ewing's illegitimate son. The two men are a study in opposites, even though they had the same powerful daddy. But what is the outcome of the fight? Does good triumph over evil? or does evil triumph over good?

"I couldn't tell you," answers Susan Howard, who plays Ray's wife, Donna Culver Krebs. Susan is beginning her sixth season on "DALLAS."

"It is really impossible to discuss what is going to happen," she continues. "I know that there is going to be a lot more involvement for Steve and me during this next year, which obviously tells you that I'm not going to be a widow as a result of the fight."

"There has been such a lovely reaction from the public wanting to know more about us, wanting to see more of us, that CBS and Lorimer have told us about some of the things that they are going to do next year. Steve and I are both very excited about our growing roles," adds Susan.

Why, on a show dominated by ruthlessness and greed, do fans want to see more of the only "good" people on the program? Says Susan thoughtfully, "I think the viewers are saying that they want a little balance. People want to see some more positive things happen instead of always just the negative."

Playing the soft-spoken Donna on "DALLAS" has given her the unique opportunity to play a character who, she says, is very much like herself. While most of the infamous Ewings are portrayed as money-grubbing, back-stabbing, fooling-around people you love to hate, Donna is the show's gentlewoman: the faithful wife who believes that the world is basically good even if J.R. and Sue Ellen and Pam and Bobby, et al, are doing their utmost to turn it into an oil-gotten gains soap opera.

Donna (Susan) does provide that balance to the rest of the cast of characters — she is the voice of conscience.

She and her husband work hard at their marriage, and while they are made fools of from time-to-time, they aren't boring, they are human.

Susan Howard is a native Texan herself, one of only two on the show. (The other is Larry Hagman.) She is from Marshall, a small Texas town, 120 miles northeast of Dallas, that has produced a number of well-known people. TV journalist Bill Moyers, football star Y.A. Tittle, and heavyweight champion George Forman all call Marshall home.

"I had the best education in the world from the first grade on up," says Susan enthusiastically. "I am so grateful to the school system in Marshall, Texas. The teachers were totally committed to you — to all the kids — to hopefully shaping you to believe that you could accomplish in life whatever was your heart's desire. The teachers made you believe that you were an individual human being with god-given talents. Nothing was impossible. I know that there is a big group of us who grew up in that area who are very productive people. There was obviously something right that they were doing."

Marshall was an average town, not a poor place and not a well-heeled place. But Susan says the schools were superior.

"The thing I really believe is that money has nothing to do with it. It is the heart of the teacher. And it is also the heart of the parent that says that there is more than wearing Izod shirts and having your hair coiffed in the latest do. There is a way to get beyond that and it is connected with the integrity that is there in that classroom — that the teacher doesn't cater to just the rich or even to just the most intelligent. But they try to bring kids along and encourage

them to really believe that this is America and that that is what this country was founded for — freedom. It is within every child the right to become what he or she wants to become."

The girl who grew up in Marshall as Jeri Lynn Mooney, Class of 60, cheerleader, captain of the pep squad, gold medalist in poetry reading, and Best Actress in the regional one-act play competition is now getting star billing with television's most famous Texans, the



Susan Howard (right) and 20-year-old daughter, Lynn join together for a high fashion layout. Lynn, a sophomore at Baylor, is planning a career in the theatre.

Susan Howard's acting career includes roles in theater, feature motion pictures, movies for television as well as guest appearances on numerous TV series including "The Flying Nun," "I Dream of Jeanie," and "Paper Chase." She co-starred opposite Barry Newman in "Petrocelli" and earned both an Emmy and a Golden Globe nomination for this role. She is now a member of the cast of "DALLAS," and she is the only actor or actress in that hugely successful series who has been promoted to full star status from an initial guest starring role.

Susan is community minded too. She shares the volunteer spirit which belongs to the dedicated advisers and board members in Junior Achievement. Beginning this month, she is serving as honorary chairperson of the Parent/Teachers Association for the state of Texas.



Susan Howard, as Donna Culver Krebs, enjoys a tender moment with Steve Kanaly, as Ray Krebs, on "DALLAS," on the CBS Television Network.

Ewings of "DALLAS."

So far she has remained incorruptible in the midst of corruption. In the role of Donna, Susan has found a vehicle to promote the values that she believes in personally. While the Ewings do anything to avoid dealing with their problems and seem to go out of their way to create more problems, Donna Culver Krebs always faces the issues and the conflicts.

"...there is more than wearing Izod shirts and having your hair coiffed in the latest do."

Susan describes Donna as a person with values no matter what the situation may be. "She is trying to be honest in a relationship and not overcome by circumstances. She knows that at some point in your life you've got to take a stand, instead of running from things."

There is a story from Susan's high-school years that shows just the kind of values that Donna and Susan share.

It was the day of Susan's (Jeri Lynn's) first formal dance. She had gotten her first long dress and was going to a big dance at the country club. She wasn't permitted to date yet, and her parents were going to take her and then pick her up afterwards. But something happened to the family car and it looked as if she was going to be late, if not miss the dance altogether. Her aunt finally said that she could take her in her uncle's beat-up old pickup. The aunt drove her to the gate of the country club and suggested she walk the rest of the way to be spared the embarrassment of arriving in less than grand style.

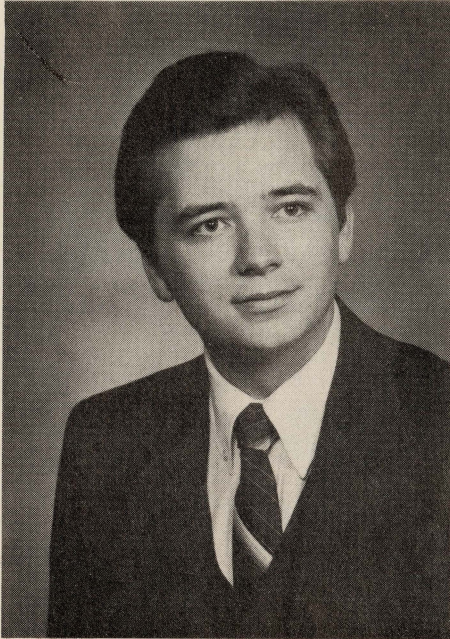
She told her aunt that she would, thank you, like to be driven to the front door like all the other kids. She wasn't the kind of girl who was affected by false values.

Today, a very similar person flashes across your TV screen on Friday nights. This is a person for whom appearances are not what really matters.

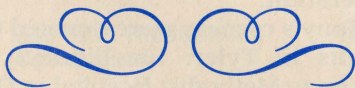
"I've always tried to portray her as a role model," relates Susan. "That's what I've really worked for."

"I hope that somehow teenagers can relate to her and say, 'Hey, maybe getting older is not such a bad idea. If I can be like her, maybe growing up is not so bad. Maybe I can get on out there and make a difference in our world today.' And, for me, that's kind of what Donna Culver would like to represent."

Would You Have the Guts to Speak Up?



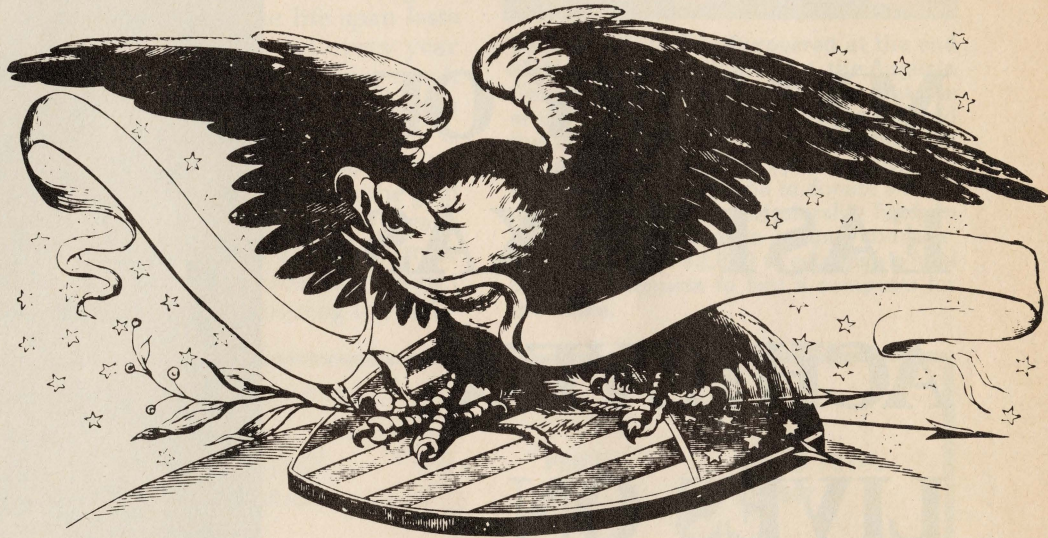
Who's afraid to stand up for free enterprise, America and their religious beliefs? Not Wade Peyton, an 18-year-old senior from Hurricane High, Hurricane, West Virginia.



Claiming to be Vladimir Koslov from the Soviet Union, the speaker at the Junior Achievement Awards Banquet, sponsored by JA of the Kanawha Valley, Charleston, West Virginia, degraded the principles of American youth, argued that Communism was better than free enterprise and that freedom was a horrible disease eating away at America.

The audience at the Civic Center became agitated. One man booed. People began leaving the auditorium. Some started turning over chairs. Tension and restlessness mounted as the speaker continued to downgrade American traditions. He then spoke out against Christianity.

His anger soaring, 18-year-old



Wade Peyton took the floor to defend the freedom this country represents while 400 fellow Achievers and astonished parents looked on.

"Finally, I couldn't take it anymore," recalls Wade. "As the speaker asked 'How many people are foolish enough to stand up for Christianity?' I jumped to my feet shouting that Communism was a bunch of trash. Then I turned to the audience and said, 'Folks, we better stand up for Christianity.' At that point people stood up and cheered."

Then the speaker did something which amazed everyone. He disrobed from his Russian outfit, displaying a business suit and said, "I'm glad to hear that. You see, I'm actually Dr. John Epling, your featured speaker for tonight."

Dr. Epling has received national acclaim for his portrayal of Koslov. He travels around the country testing how long it takes an audience to react to his anti-American barrage. By allowing only seven minutes of harassment before responding, Wade broke Epling's record.

"I was too angry to worry about embarrassment," Wade admits. "I kept thinking I ought to do something since no one else responded."

"I have strong personal convictions," Wade confesses. "Dr. Epling pushed me to the limit. With a little faith and the public speaking training I had this year from JA, I had no qualms about speaking up. To be honest, I actually had to hold myself back."

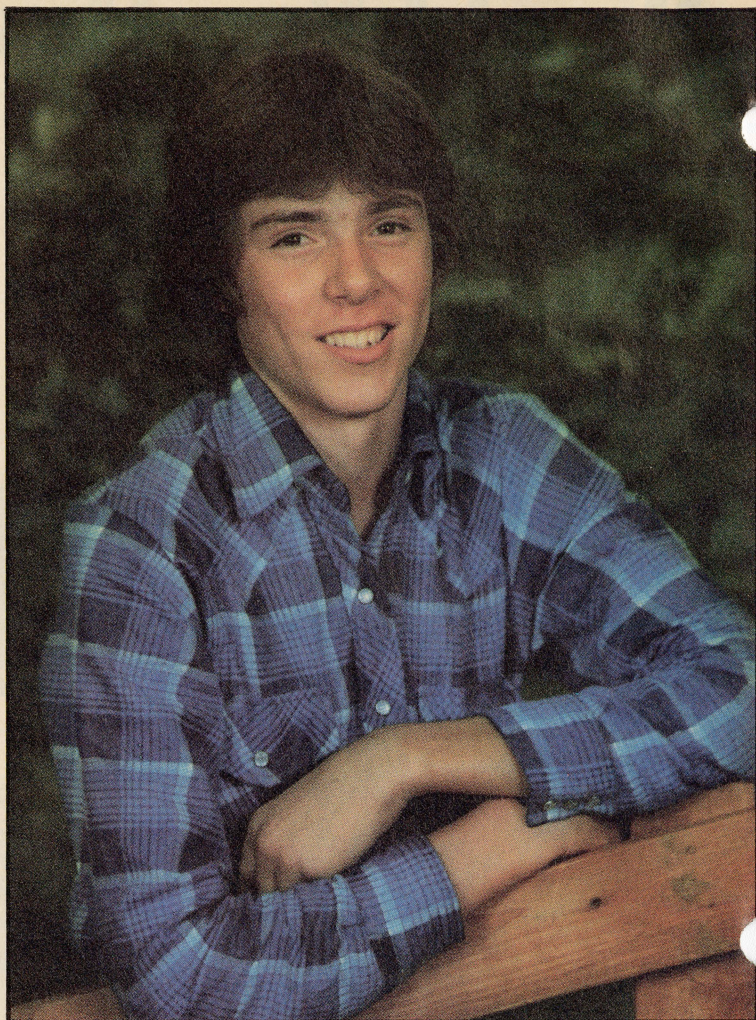
After Wade's outburst, Dr. Epling went on to speak about American patriotism and admonished the audience to stand up for the freedoms we enjoy in America.

"Everyone, especially my parents and classmates, were supportive of what I did," says Wade. "I've received numerous congratulations." Wade also received a plaque and commendation from the Putnam County Commission, Putnam County, West Virginia.

"I don't feel any more special because I spoke out for freedom," Wade attests humbly. "Actually, I just beat others to the punch."

Tony's long-range goal was to attend Texas A & M to study to become a veterinarian. Writes Billie Pennington, Tony's mother, "Tony would have said to other young people, 'Set a goal for yourself. Even if it is only a small one at first, make sure it is something right and good for you. Then, make it happen and go on to larger things.' "

MEMORY OF EAST TEXAS ACHIEVER LIVES ON



Anthony Pennington, 15, the youngest of nine children, was a sophomore at Kilgore High School in Kilgore, Texas. He played trumpet in the school band and belonged to Future Farmers of America and to Junior Achievement of East Texas. In JA Company DESIGNS UNLIMITED, sponsored by the Merritt Tool Company, Tony was vice president of production.

"Tony was an excellent officer. He worked hard himself and was good at motivating others. He was a real contributor to making his JA company successful," says production adviser Mike Wilcox. Tony had personally reached the \$100 sales plateau just before his untimely death.

MOVIE PROVIDES INSPIRATION

Death is not imminent at age 15. Although thoughts about dying can occur at any age, there are probably very few 15-year-olds who have made serious decisions about how their own death can help others live. But Tony had seen a TV movie that inspired him.

On Tuesday, February 1, Tony watched "Thursday's Child," a CBS-TV film about a young man whose heart was failing and whose life was saved by a heart transplant. He was so moved by the story that he told his brother that he wanted to donate his organs to others.

Five days later, on Saturday, February 5, Tony was struck by a pickup truck as he rode his bicycle along a highway near Kilgore. He was rushed to Medical Center Hospital in Tyler, Texas, where he died the following Monday morning.

TONY'S DECISION

Tony's parents relayed his desire to the doctors. "He told one of my older sons that that was what he wanted," said Robert Pennington, Tony's father.

Dr. Thomas Lowery, who heads the hospital's donor program, contacted the Southwest Organ Bank Inc. in Dallas, which quickly matched Tony's weight and blood group to a Missouri heart patient.

Tony's heart was flown by jet to St. Louis, where a helicopter took it to a

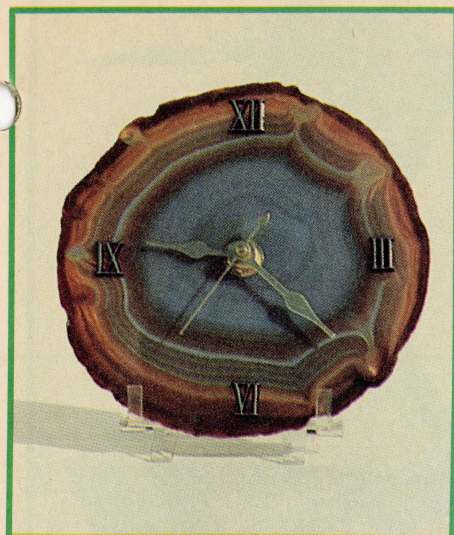
team of waiting surgeons at St. Louis University Hospital. The 52-year-old recipient suffered from a fatal heart ailment and had been waiting three days for a replacement organ. The heart was transplanted in a six-hour operation.

Tony's corneas were donated to patients in Tyler. His kidneys were taken to Methodist Hospital in Dallas.

"They're both working very well," said Dr. Richard Dickerman, the surgeon who performed both kidney transplants. "One (patient) was a young lady from New Mexico and the other was a man from Dallas."

Mrs. Pennington said the transplants made her feel as if "a part of Tony was continuing."

At the Future Unlimited Awards ceremony for Junior Achievement of East Texas last March, an Achiever-of-the-Year Award was presented in memory of Tony Pennington. His memory is cherished by those who knew him. Tony was a caring person, an inspired and inspiring young man.



Achievers in L.A.'s CLOCKWORKS built these Brazilian agate clocks and were knocking on doors way before Christmas. In their sales pitch Achievers stressed what a beautiful gift the clock would make. They packaged the clocks in high-quality mailing boxes with labels, which proved to be a real sales boost.

\$ BIG BUCKS \$

\$10,000 may sound like an impossible gross sales figure for a company whose life span lasts only 15 or 25 weeks, yet every year more and more JA companies reach this plateau and exceed it. Although making a huge amount of money is not the most important goal of a JA company, they all begin with the goal of turning a profit; and the average JA company reaches \$1,000 in gross sales with profits running about nine to ten percent. During the 1982-



TRW ACHIEVERS discovered at the end of the year that their product, the Augusta Game, based on local businesses was the area's top money maker. They considered the company's \$6,639.30 in profits and decided to distribute a 25 percent dividend to their stockholders and to donate \$4,000 to establish a special scholarship fund. In addition, they made a unique contribution. They gave \$2,000 to establish a fund for JA of Augusta to buy a computer for the office.

\$10,000 AND UP

COMPANY (Area)	COUNSELING FIRM	PRODUCT	PRICE	SALES TOTAL
RAPID DESIGNS (Grand Rapids)	Grand Rapids Metal Fabrication Plant (GM)	Board Game	\$7.00	\$23,897
PROGRESSIVE PARTNERS (Twin Cities, MN)	General Mills, Inc.	Holiday Gift Boxes (with cheese & sausage), choc. chip cookies, potted flowers	\$2 - 12	\$19,147
TRW ACHIEVERS (Augusta)	TRW	Board Game	\$10	\$16,648
SOUTHERN SALES (Jacksonville, FL)	Southern Bell	Clock + catalog offering 16 products for home and office	\$1 - 30	\$14,780
NEW WAVE PRODUCTIONS (Greater Miami)	Price Waterhouse	Beauty Pageant	\$20 (ticket)	\$14,576
KEL-MAR (Pittsburgh)	ARMCO	Serving trays, cookie sheets, desk sets	\$3 - 9	\$12,651
PRODUCTS UNLIMITED (Cedar Rapids, IA)	Collins Air Transport Division	Desk sets	\$8.50 - 18.72	\$11,416
CLOCKWORKS (Los Angeles)	Whittaker Controls	Clock	\$17 - 25	\$11,391
BLUE CHIP (Twin Cities, MN)	Honeywell, Inc.	Tee markers (golf course)	\$100 - 150	\$11,131
CREATIVE SALES (Twin Cities, MN)	Soo Line Railroad	Commemorative Coffee Mugs	\$7 for one \$12.50 for two	\$10,943
T.O.T.S. (San Francisco)	Chevron Research Company	T-shirts and hats with iron-on decals	\$5 - 8	\$10,657
AMERICAN INDUSTRIES (Canton, Ohio)	Republic Steel Corporation	Cookie sheets, serving trays, hangers	\$1.25 - 3.25	\$10,145
JACKSON BUSINESS GAME (Jackson, Miss.)	Stuart C. Irby Company	Board Game	\$9	\$10,023

83 JA year, just thirteen of the more than 9,000 companies in operation achieved more than \$10,000 in sales.

Achieving more than \$10,000 in sales usually requires having a good product plus setting and meeting or exceeding ambitious goals. Sometimes a group of sales-oriented Achievers will set an unusually high goal as did Twin Cities, MN JA company PROGRESSIVE PARTNERS, counseled by General Mills, Inc. By liquidation they had reached \$19,147 in sales which is a rare achievement, but they missed their original goal of \$30,000.

Sometimes a product will sell exceptionally well or a major sale will be closed as in Jacksonville, Florida. There SOUTHERN SALES, counseled by Southern Bell Telephone & Telegraph Company, sold 350 clocks at \$22.10 each in a single sale. The clocks were used in a new building under construction.

"Our JA company submitted a bid," says SOUTHERN SALES President David Blenker, "and much to my surprise, our proposal was accepted."

Companies may sell \$3 cookie sheets or \$25 clocks. But whether they sell a big ticket item or work for a large volume of sales of a less expensive product, both get the same result—a sales chart which doesn't curve, but shoots in a straight line right to the top.

Most JA companies that exceed \$10,000 in sales set up some kind of incentive plan to reach specific sales levels. Among the rewards that these companies used were double sales commissions, cash bonuses,



In Jacksonville, Fla., SOUTHERN SALES had a special incentive to reach \$14,000 in gross sales, namely, a trip to Disneyworld. Achievers built 550 clocks and even worked Saturdays to meet their goal. On May 20th they enjoyed a day at Disneyworld as a company paid benefit.



Because Iowa doesn't have any professional sports teams, sports fans in Cedar Rapids back the Iowa State University Hawkeyes, and PRODUCTS UNLIMITED found that their three varieties of Hawkeye desk sets were top selling products at \$8.50 each. At year's end they had more than doubled their original company goal of \$5,000.

pizza parties, banquets, company trips, or establishing a partnership company at the outset whereby company members are working for themselves.

When big money starts rolling in, each JA company has to make some fundamental decisions about what to do with the profits. Just as our government levies a profits tax on U.S. corporations, Junior Achievement levies a similar tax. And just as big business gives money to benefit the public sector, e.g., charities, educational TV, local beautification programs, etc., JA companies are free to decide what to do with their profits. JA company AMERICAN INDUSTRIES, counseled by Republic Steel Corporation, Canton, Ohio, decided after recording their first quarter profits to make a contribution to the Stark County Mental Retardation Board. At the end of the second quarter they gave to the American Heart Fund. For the last half of the year, they formed an

agreement with the American Cancer Society (ACS) to use the ACS label on their products and contribute 25 percent of their second half profits to the charitable organization. In fact, all thirteen of the JA companies mentioned here contributed some of their profits to charities before taxes.

Upon liquidation, the profits of all JA companies, after deducting expenses, salaries and allowable contributions, are subject to the JA profits tax. All tax payments made by profitable JA companies go into a special fund to benefit the taxpayers (Achievers). Combined, the thirteen JA companies that exceeded \$10,000 gross sales, paid more than \$13,000 in profits tax, actually benefitting many more Achievers than just their own company members. The money from the profits tax becomes part of the more than \$2 million in scholarships and other awards given to top Achievers as recognition for outstanding JA participation.

How To Read The Stock Market



Every business day millions of shares of stock are bought and sold and these transactions are reported in most of the nation's major daily newspapers. The vast amounts of statistical information on trading in stocks and bonds contained in the financial pages may seem bewildering to the average reader. What follows is a readers' guide of sorts to the major statistical tables that appear in a typical newspaper.

STOCKS

A share of stock, as you know, represents a part ownership in a corporation. Investors—be they individuals, trusts, mutual funds or other corporations—can buy and sell shares of stock. Stock is traded either on organized exchanges, such as the New York Stock Exchange, or on AMEX, the over-the-counter market for securities which are not traded on a registered exchange.

The tables in your newspaper carry trading data on large numbers of stocks, including those traded on the New York and American stock exchanges, and possibly other exchanges as well. Here is a typical quotation of General Motors Corporation stock from a Wednesday edition, reflecting trading in the stock on Tuesday on the New York Stock Exchange (NYSE) and elsewhere:

52 Weeks		Yld.	PE	Sales	Net	
High	Low					
71½	39½	GMot 2.40e	3.4	15	10899	72
					70½	70½

The numbers look confusing, but there is a purpose to every figure. The first two—71½ and 39½—tell you the price range in which the stock has traded during the last 52 weeks. In the case of General Motors, the stock has sold as high as \$71.62½ and as low as \$39.62½. Stock prices

are quoted in whole numbers and eights. Next the stock is identified, usually with some comprehensible shorthand notation assigned by NYSE, such as GMot for General Motors.

Following the name of the corporation is the annual dividend (a return of profits to shareholders) based on the last quarterly or semiannual dividend. General Motors is paying \$2.40 a year per share. The small footnote "e" after the dividend indicates that \$2.40 a share was the actual dividend GM paid during the preceeding 12 months.

The yield column — 3.4 — reflects the percentage return on investment the dividend represents at the current price of the stock. In the case of General Motors, the dividend represents 3.4 percent return based on last Tuesday's closing price.

Next the Price/Earnings Ratio tells you the relationship between the price of the stock and the earnings of the company. In GM's case, the stock is selling at 15 times its per-share earnings.

The Sales number — 10899 — reports in hundreds how many shares of GM stock were traded Tuesday. To get the right figure, you must add two zeros. On Tuesday 1,089,900 shares of General Motors stock were traded.

Finally, the tables tell you the highest price GM reached on the trading day in question, the lowest price that day, the final—or closing—price and the difference between that day's close and the previous day's. General Motors, on the preceeding Tuesday, traded as high as \$72.00, as low as \$70.62½ and closed

the day at the same price as the day before.

BONDS

Bonds are long-term debt securities issued by corporations, local governments or the federal government. They carry a fixed rate of return and, at the end of the "life" of the security, can be cashed in for the face value. Because the interest rate on the security does not fluctuate, while competing interest rates do, the price of a bond rises or falls instead. The price is measured in terms per \$100 of face value of the bond.

International Business Machines, whose outstanding bonds (and short-term notes) are traded on the New York Stock Exchange were reported like this in the same issue of the newspaper:

Bonds			Cur Yld.	Close	Net Chg.
IBM	9½	86	10.3	92¼	+ ¼

The IBM bonds in question pay 9½ percent interest on their face value, per \$100, and mature in 1986. At the current price of the bonds, they yield investors 10.3 percent and closed at \$92.25 on Tuesday, 12.5 cents higher than they closed on Monday.

On Tuesday, then, to buy a \$100 face value IBM bond, an investor had to put up \$92.25.

HIGH FINANCE

It is often said that "What is on the financial pages today will be on the front page in six months to a year." As you turn to the financial pages each day, they should give you some insights into the economic state of the United States and just where we are headed. And now you know how to read the tables!

Starting a

Business on

Rcorp

a Shoestring



Dan Good (left), Martin Braukus (center) and Bob Miller (right) inspect the city from a roof top. "We roll over cities like Godzilla," says Bob, president of Rcorp.

“Cities are becoming more and more attractive places to live,” explains Robert J. Miller, a twenty-four-year-old Grad Achiever from York, Pennsylvania. Bob recently began his own business — with very little capital — producing “cityscape” posters.

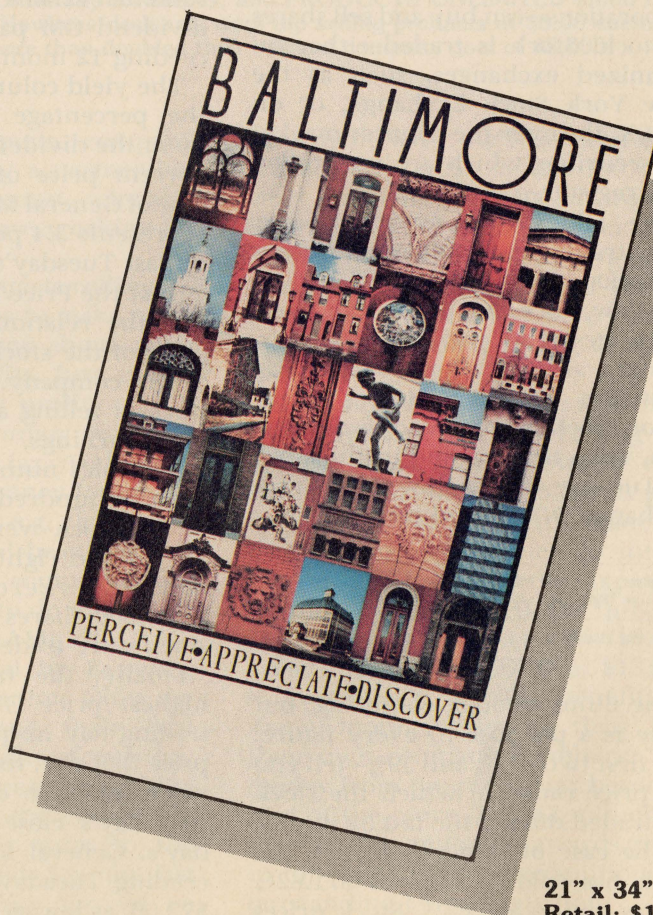
“A lot of cities do not have any type of poster art on them at all,” continues Bob. “What we are trying to do is produce very serious treatments to match the particular mood and feeling of each city.” A poster of “Yorktowne,” an historical section of Bob’s home town, was the first poster.

“We are concentrating now on the northeast, and I’ve introduced posters on Baltimore, Annapolis, Maryland, Washington, D.C., Philadelphia and Boston,” says Bob. “What we are doing, which is kind of unique, is trying to fill a market that has been traditionally ignored by the serious poster producing artists and companies.

BOB’S MEMORY

Remember the JA experience you are getting now when you go to tackle other things later. Daily I rediscover ideas and events long forgotten from the 'ole JA years, that I can adapt to present situations. Because the operation of a JA company so realistically mirrors an actual business I have a ready source of practical experience. Without that background I would never have the basic knowledge or confidence to go it on my own. I try to readapt old ideas and methods, add a new twist, and represent something totally fresh. As in most ventures, the key is presentation.

Designed by Dan Good and Martin Braukus.



21" x 34"
Retail: \$10

Big thinking on a shoestring budget is an art, and Bob did get some help from current economic conditions. Since printing companies are hungry for new business, he was able to arrange to have his first posters printed with terms to fit his budget. The terms for the "Yorktowne" poster, Bob's first, were one-half down, net 30, and subsequent posters, because Bob then had established credit, were printed with no money down, net 30.

As soon as the first poster came off the presses and the 30-day clock started ticking, Bob made sales calls on all of York's card, gift and framing shops, as well as museums, hospitals and the Tourist Information Bureau. He moved and hustled the poster to try to generate enough money to cover the printing bill before it became due.

"In the case of the 'Yorktowne' poster, I just missed," admits Bob. "I had to take out a little bit of a loan. But since then I've had no problem staying within 30 days."

IN THE BEGINNING

Bob had a camera and an idea, but next to no capital. That didn't hold him back because he had had three years of basic business experience in JA when he was in high school. He decided to apply his JA experience.

"I wouldn't have had the courage to try anything like this had it not been for my General Telephone advisers in Junior Achievement," Bob is quick to say. "I dedicated the 'Yorktowne' poster to my advisers at General Telephone because it was my memory of them that gave me the real business motivation as well as a degree of moral support to launch this project."

BOB'S BASICS

Basically what I do is: 1) identify a market that is not being serviced (avoiding competition), 2) research that market to find out what it wants (style, price, particular subjects for photos), 3) wander about the city talking to people trying to identify its unique charm, 4) shoot study photos and produce a prototype of the poster to size, 5) use this "rough" to solicit opinion from stores (pre-selling) and people in the target market, (6) readapt the design and reshoot photographs to fit the "ideal" from my research, 7) have the piece printed, 8) sell at wholesale (50% off retail) to art shops, galleries, gift stores, city promotional offices, and others.

Bob chooses cities for posters in terms of what he calls their "Renaissance" quality. Cities like Baltimore, Philadelphia, Boston and Pittsburgh all have on-going urban renewal projects that are rejuvenating their downtown business and residential sections.

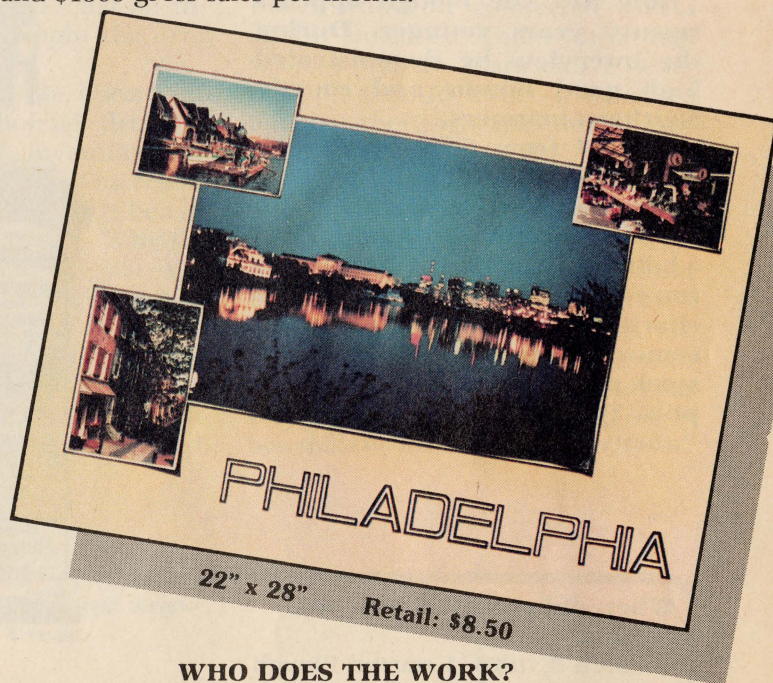
One of the most successful urban renewal projects in the country is centered in Baltimore, and Baltimore is the home, as of this past June, of Rcorp, a solely owned proprietorship. The proprietor, of course, is Robert J. Miller.

"Baltimore is kind of an ideal place to start a new business because of the attitude change in the city," explains Bob. "There is just a very fresh, brisk attitude which is essential — in fact, it is the key when you are producing a city poster."

BOB'S VALUES

My goal is to produce a product with a unique approach, of unparalleled quality, that is a great value for the price (\$8.00 to \$10.00 range). Similarly, I would like to be a welcome guest in every store that carries my posters. So, I adhere to a strict code of ethics, soft selling, and personal service. Earning the respect of a shrewd merchant who has been in business for forty years makes it all worthwhile for me.

Posters are the main product of Rcorp and in 1983, Bob plans to have an even dozen in the marketplaces of his selected cities. Each poster generates between \$500 and \$1500 gross sales per month.



WHO DOES THE WORK?

The Yorktowne poster was conceived, photographed, designed and marketed by Bob. But since then he has added some part-time employees.

"I have two friends who are graphic artists," he says. "I employ them on a commission basis so when we have a project to do, I commission the graphics to them. If I need any assist with the photography, I employ them there too. It is important to seek out different viewpoints than just your own. Dan and Martin help me look at things from a different, actually a non-business, perspective."

When asked what the future holds for Rcorp, Bob confidently states, "The posters provide the base of the company, not only the base income, but they give us a lot of practical experience putting things together. Soon we plan to start billing ourselves as consultants to cities and business organizations for public relations materials. Posters, brochures, a whole mix of promotional materials that we can produce because of the different talents that the three of us combine. The three of us can cover the business angles, the writing angles, as well as photography, graphic design and all the production work."

"But right now I'm off to Richmond, Virginia to get one more poster on the market generating the monthly income that is now so all important to Rcorp."

An Interview with National Business Hall of Fame Laureate Abe Plough

By Rosalind Klein Berlin, FORTUNE

Now 91, Abe Plough appears twenty years younger. During the interview he demonstrated high good humor and courtly Southern manners.

Retired from Schering-Plough since 1976, Mr. Plough formed a new company, the Highland Investment Corporation, and hired a half dozen people to manage his foundation's monies and its charitable activities. Abe Plough comes to work every day the stock market is open. He is Memphis, Tennessee's most generous "anonymous contributor."



In 1971 Plough Inc. and Schering Corporation consolidated to form Schering-Plough which grosses nearly 2 billion annually.

When did you start your own business?

On March 8, 1908, I started Plough Chemical Company with Plough's Antiseptic Healing Oil. I borrowed a total of \$125 from my father and I bought a barrel of healing oil for \$50 and bottles, cottons and sign for \$75. In view of the fact that I had no money to advertise and the healing oil was unknown, I exchanged Plough's Antiseptic Healing Oil with country stores and dealers for other medicines that I could sell.

How did you get the idea to bottle and sell this product?

I worked in a drug store near my home, and I saw a competitive product selling, and I said, 'Why can't I put out a healing oil?' And that's where I got the idea—in this drug-store, working after school for nothing. When I asked the boss if he didn't think I was entitled to \$3, at least, a week, he said, 'If you say anything to me again about money I'm going to let you go.'

Did you actually devise the formula for that healing oil?

No, a chemist at Van-Vleet-Mansfield Drug Company here in Memphis developed the formula.

Why were you attracted to selling healing oil in the first place?

I wanted something that I could devote my time to where I thought there might be a future, and to learn the art of merchandising and advertising. And I got the idea working in that drug store.

The representative of the Owens Illinois Glass Company lived across the street from my residence. When I gave him the order for bottles, I told him I was 16-years-old and being a minor, I didn't think his company would ship to me. He said, 'I'll guarantee they'll ship to you. I later found out that he said to his company, 'If you don't want to ship to Mr. Plough, take it out of my first salary check,' to which the head of Owens Illinois Glass said, 'We'll take a chance on Mr. Plough and ship

him the bottles.' (Owens Illinois has been well rewarded for taking a chance on that particular 16-year-old because for the next sixty years, Abe Plough remained loyal to them and bought virtually all of his glass from that same company.)

Was your family in business?

My father was in the jeans pants business—gray jeans instead of blue jeans. In addition to that my dad handled all the lost and strayed freight for the Illinois Central Railroad that ran from Chicago to New Orleans. He handled all of that merchandise, among which were lost drugs, manufactured by various companies all over the country. In this way I got to sell these to the wholesale drug houses, which gave me some of my initial information about the drug field.

Just before 1916 my dad told me the Illinois Central Railroad was going to discontinue sending merchandise to us to sell because we had 60 tombstones, with other people's names on them, that we had had for over three years. And he said, 'Son,

you're going to be out of the drug business.' I said, 'I don't think so.' I took the horse and wagon and called on a tombstone dealer. I sat on the bench for an hour and watched six men, with firebrick, shaving down big hunks of stone on each side, back and front, top and bottom. Finally I got up and said to Mr. Basil White, who owned the quarry: 'I've got a tombstone and you only have to shave it on *one side* and it is ready to sell.' He said, 'Tell me about it.' I said, 'I can't tell you, I have to show you. Get into the wagon.'

He got into the wagon and we came up in front of the store and he saw the 60 tombstones. He asked, what do you want for them? I said 'Ten dollars a piece, \$600.' He said, 'I'll take 'em.'

My dad then said to me, 'You can do anything you want. I'll let you sign my name to my checkbook.' And having eight children and times were hard, you can appreciate what that meant.

Early in your business career, did you borrow \$1400 from your father to buy the inventory of a bankrupt drug firm?

I'll give you the story. In the early days the going was rough. I came to my father and said, 'The Memphis Drug Company opposite the Peabody Hotel has gone into bankruptcy and I think there is a chance for me to make a sizable amount of money.' This was about 1920 and I wanted to make a bid on this up to \$1,400. My father said, 'I haven't got the money.'

I said, 'Have you got any insurance?' He answered, 'I've got \$3,500 worth. You can borrow on it, if they will lend the money to you.' I went to the Mutual Life Insurance Company, and borrowed \$1,400 on the insurance. Then I bought the drug stock.

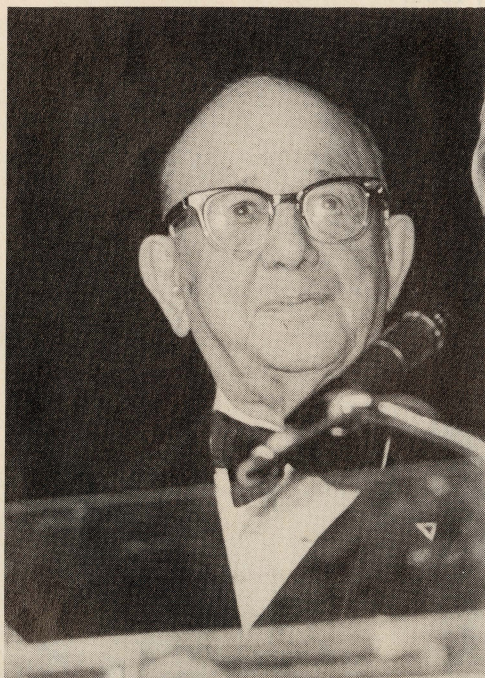
I made a date with Mr. Oscar Lillibeck, who was a wholesale druggist, to go through the inventory and sold him \$14,000 worth of merchandise out of this drug stock. When he added it up he said to me, 'Why I'm not going to pay any \$14,000. You only paid \$1,400 for the whole thing, and look what you've got left' I said, 'I'm going to let you pay for the \$14,000 at the rate of \$1,000 a month for fourteen months, without interest,' to which he agreed.

Within a period of six months I sold the entire drug stock for \$34,000.

Your father respected and valued your judgment even before this happened. Was he astonished by your success and were you astonished?

I want you to know that all through my life—this is important—I have been an eternal optimist and I have believed every day of my life that with the encouragement I got from my mother and father, that some day, somehow and in some way, through the faithful cooperation of the people I came in contact with, that I would be connected with a sizable business. And I knew that when I was 16 years old. I never thought then in terms of dollars. I felt that there was no limit to how big we could get, and I never felt that the time element was a factor because I worked from 14 to 16 hours a day, and, therefore, time was never a factor. Nor age either. For that reason, at 91 years today, I never knew that I was getting old because I've kept busy, and I intend to continue to keep busy, and in that way you don't think of age. Remember that.

These words were excerpted from the acceptance speech delivered by Abe Plough on March 17, 1983 at the National Business Hall of Fame awards ceremony in Dallas, Texas.



Mr. Plough:

Ladies and gentlemen. . . .

This is the greatest honor that I have ever received in my life. I never expected, when I started in business in 1908, that one day I would be in the company of individuals who have attained such great positions in the business world. . . .

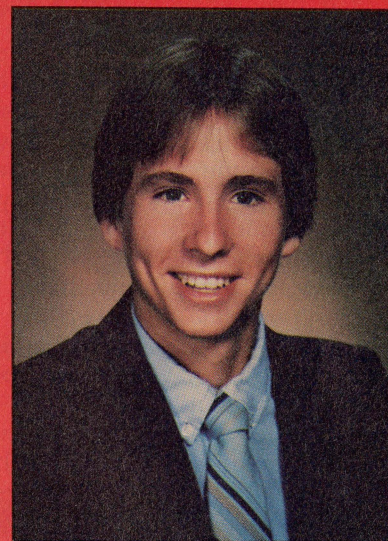
I accept this honor with a feeling of deep appreciation for my former associates of the Schering-Plough Corporation who have labored so effectively to build a great company . . . and I am proud to recognize them as responsible corporate citizens, not only in America, but world-wide.

In closing, I salute Junior Achievement and FOR-TUNE magazine for your outstanding work in developing young people that they, too, might aspire to membership in your National Business Hall of Fame as I have.

Thank you for this recognition.

The Disney Foundation Scholarship is the most comprehensive scholarship that JA offers. It awards one Achiever a four-year, full tuition scholarship to the college of his or her choice. It stipulates that the recipient must maintain satisfactory grades, report to the scholarship committee periodically, and use tuition funds during the regular school session. It also requires the student to pursue a degree in either business or the fine arts, and provides \$200 annually for educational materials.

THE 1983 DISNEY SCHOLARSHIP WINNER



KEN WORZEL 1983

“Choosing which colleges to apply to is not too difficult when your first interest is a career in business,” claims Ken Worzel, Tampa, Florida Achiever who applied to Duke, Princeton, Swarthmore, the University of Pennsylvania and Yale. After visiting 15 northeastern and southern colleges and universities, he selected these five as his top choices. Even though Ken’s Scholastic Aptitude Test scores placed him in the top one percent of all students taking these tests, he knew that didn’t guarantee him entrance to the very best universities so he applied to a range of schools.

When Ken learned last April that he had won the 1983 JA/Disney Foundation scholarship, he was thrilled. The scholarship would pay for his undergraduate education in full, wherever he chose to go to school. But everything wasn’t going as he hoped it would. He had been accepted by only three of the five schools he had applied to, rejected by one and wait-listed at Yale, the school he really wanted to attend. Then, in June, he got the good

news he’d been wishing for — Yale had a place for him.

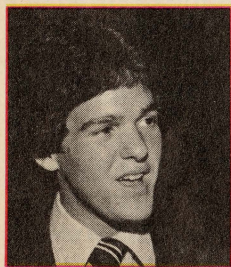
Since the first Disney Scholarship was awarded in 1979, the five Disney scholars have chosen either Penn or Yale. The first three winners, Michael Liss, Laura Perrachio and Brett Scharffs selected Penn. Last year’s winner, Julie Wetherell, was the first to attend Yale, and now Ken will follow her there. Says Ken, “Yale is noted for its fine economics program and that is one of the reasons I wanted to be there. It is located in a smaller city which was another consideration for me since I didn’t want to be in a big city.”

WHAT LIES AHEAD?

Ken’s goal as he enters Yale this month is to “pursue a career in business in the field of management.” But he adds, “I’m not sure how that will change during the next couple years.”

If you are interested in competing for the sixth Disney Foundation Scholarship, apply at your local JA office after January 1, 1984.

1979
MICHAEL LISS



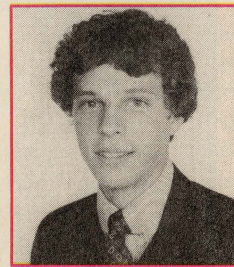
1980
LAURA PERRACHIO



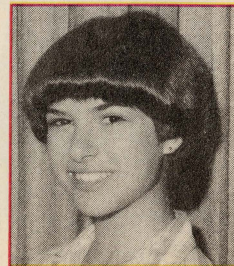
© MCMXL WALT DISNEY PRODUCTIONS



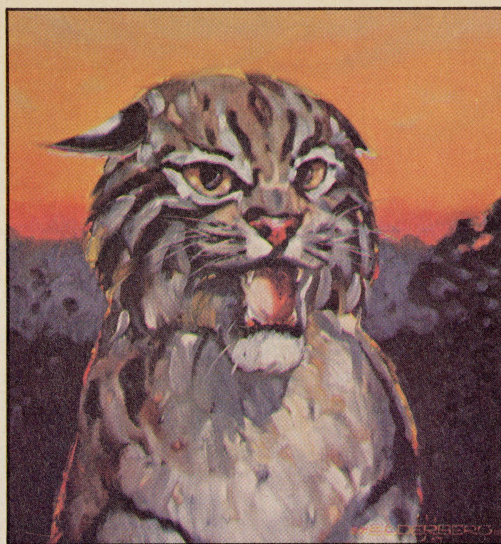
1981
BRETT SCHARFFS



1982
JULIE WETHERELL



Achievers in JA company JN 4 C-ERS, co-counseled by Nationwide Insurance and Alachua County Coordinated Childcare Corporation, commissioned three paintings, and had these printed as posters. First, the mascots of the Gainesville, Fla. high schools were painted in oil by wildlife artist, Paul Soderberg. Then, the paintings were printed as posters in two sizes and sold for \$3 and \$5 each. Two of these exciting posters are shown, courtesy of Cody Publications, Inc.



BLURRED FURY OIL ON CANVAS OF BOBCAT BY PAUL SODERBERG©1982 BY DEAD SERIOUS (FOR THE ART OF FLORIDA WILDLIFE)

BUCHHOLZ

—Gainesville, Florida—



SECOND TO NONE OIL ON CANVAS OF BIG-HORN RAM BY PAUL SODERBERG©1982 BY DEAD SERIOUS (FOR THE ART OF FLORIDA WILDLIFE)

EASTSIDE

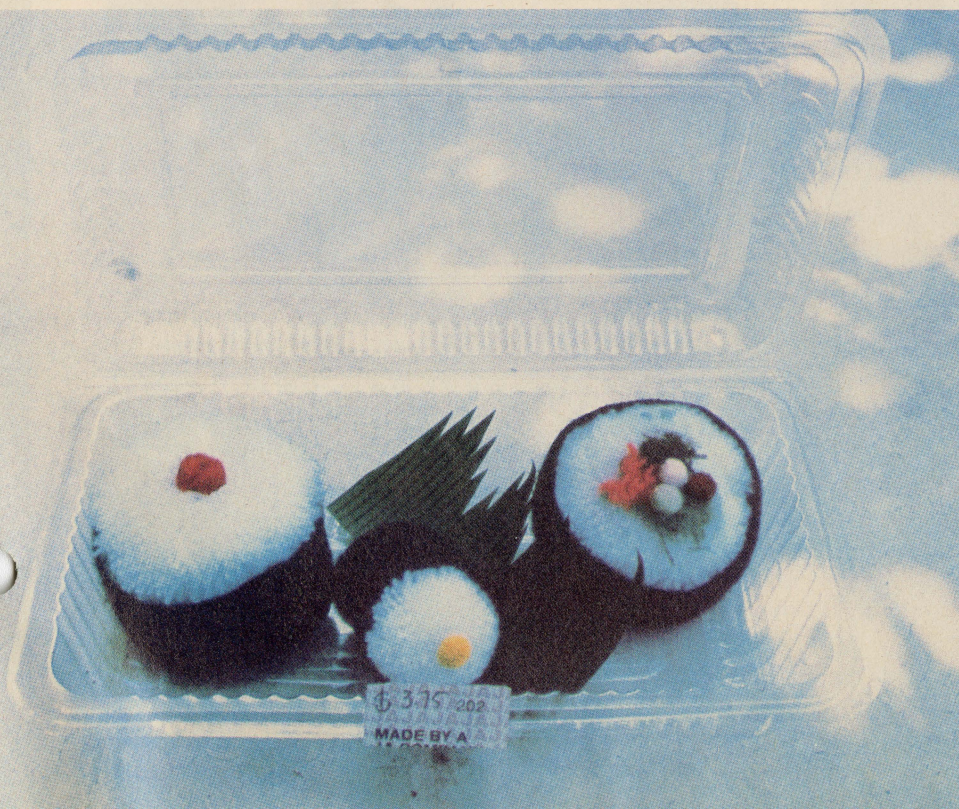
—Gainesville, Florida—

some
imaginative

You name it, and a JA company somewhere probably makes and sells it. During the school year ending 1983, over 9,000 JA companies produced a product (or offered a service) and carefully planned the price to charge for it based on the cost of materials, overhead and other expenses. As the products here demonstrate, choosing a product for your JA company is limited only by imagination, difficulty of production and, of course, cost and availability of special materials.

ja

products



PARADISE PRODUCTIONS, counseled by GECC Financial Corporation, sold the Sushi Lunch Box, which actually looks good enough to eat. Sushi, a riceball with pork, is a local food, and the Achievers simulated it to produce magnetic note holders. The materials cost \$.98 per unit, and the product sold for \$3.75. The Sushi Lunch Box was chosen as JA of Hawaii's "product-of-the-year."



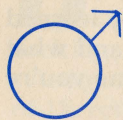
Top: Every Saturday from February through May, while 3,500 teams of bowlers from all over Michigan attended the state tournament in Muskegon, JA company PEG-A-PIN, counseled by Brunswick Corporation, sold souvenir bowling pins. The souvenirs were made from culls, pins which did not pass final inspection. Sales income totaled \$4,458.09 and included the sale of \$4 souvenir pins and \$6 cribbage boards, also made from culls.

Bottom right: JA company SPRING TERRARIUM, counseled by Colorado Interstate Gas, was the top selling JA company in Colorado Springs last spring. Company members made 60 plants the first night their company met — so they could sell them for Valentine's Day. They also organized many "sales parties" and set up a booth at their counseling firm for Secretaries Day and Mother's Day. All together, they sold 369 units at \$5.71 (+ tax) each. They also donated 35 terrariums to JA to be used as centerpieces at the year-end banquet. One lucky person at each table got to take it home.

Bottom left: In Fort Wayne, Ind., JA company ELECTRO-VATION, counseled by Wayne Home Equipment, rang up sales of \$3,588.99. Their product, an electronic aggravation game, sold for \$20 and used computer chips for the electronic dice. Holding the game is company President Tim Brown.



Two Achievers, Jill Rush of Indianapolis and Leonard Kazmerski of Detroit, give their views on dressing for success in a business environment.



Dress for **SUCCESS!**



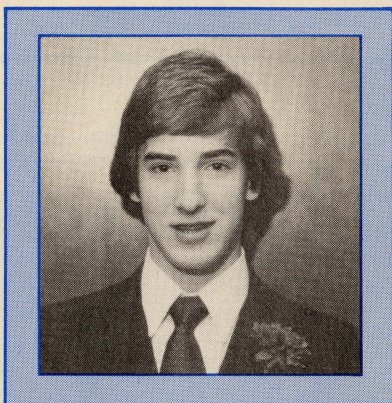
By Leonard Kazmerski

Dressing properly plays an important role in achieving success. This holds true for most business situations and particularly for the job interview. The main priority of the prospective employee is to create a good impression on the employer. This objective can be reached only through the full use of the job seeker's abilities and the proper representation of himself during the interview. This includes the use of good dressing patterns.

Recent statistics show that in most cases, males that wore a clean, two or three piece suit were more likely to get the job than those who wore simply a pair of slacks and a collared shirt. Employers are impressed by the fact that a person is willing to take the time to dress properly. Furthermore, good dress habits in any business situation suggest that a person is going to take what he is doing seriously and will work to the best of his ability.

There is a simple pattern to follow when going into a job interview. It begins with a navy blue three piece suit. Navy blue is the first choice because it is dark enough to convey a tone of seriousness, but not dark enough to be too dominative. Black, gray, and some dark pinstripe suits tend to do this which places the interview "off balance." Follow the suit with a white shirt and accent it with a red or blue tie, either solid, diagonally striped or a solid with a white polka dot pattern.

Remember when dressing for an interview or for any business situation, take the time to carefully select what to wear and success will be that much closer to grasp. Because clothes are only one part of appearance, here is one final thought. Never underestimate the power of a haircut!



By Jill Rush

Natalie listlessly slumps in the folding chair—clad in faded blue jeans and a purple t-shirt. To her right is Sheila, attired in a neat navy suit, nervously waiting for her name to be called. Both girls are vying for the same job, and though neither has uttered a word, the recipient has most likely already been chosen. Non-verbal communication often times talks louder than the spoken word. Sheila's meticulous appearance tells the interviewer that she really does care about the position, that she would be a profitable investment for his company. Natalie, on the other hand, has let her lackadaisical attitude reflect through her careless dress—eliminating any chance she might have stood.

Clothes *do* make a difference in our society. We may try to let them influence our opinions by attempting to base our views solely on personality and ability, but being human what we see is important too. If faced with the decision of delegating responsibility to someone, the clean-cut, sharp dresser will nearly always win the approval of the delegator. More trust and confidence is felt for someone who takes the time to "put themselves together" before making an appearance.

Clothes don't have to be expensive. Even if you are on a tight budget, you can present a sharp appearance by sticking to classic, sensible clothes such as suits and appropriate blouses, rather than faddish miniskirts and jumpsuits. With just a little creativity and practicality, you can make yourself look your best each day.

Clothes are, of course, a very necessary and important part of your appearance. Most essential however, is something that varies neither in color or fashion, dye lot or weave. As corny as it may sound, a cheerful smile is still the most vital part of your wardrobe—the very first thing to be put on in the morning. It makes *you* feel good, it makes *others* feel good, and best of all—it's *guaranteed* never to go out of style!

Writes John T. Molloy, author of Dress for Success, "The suit is the central power garment in any business combination. . . . It immediately establishes authority, credibility and likability—those qualities most important in any business transaction."

Mid-America



Graduate Achiever Peter Barber is spending his second million.

K. Carter Harris, recipient of a \$10,000 Little Foundation Fellowship for graduate work at the Tuck School at Dartmouth, thinks JA was one of the most beneficial experiences he ever had — even though he was never an Achiever.

“When I graduated from college and got my first job, my company asked me to join one of their JA adviser teams and I did,” says Carter. “We had an enthusiastic JA company and I found that I was learning right along with the Achievers. I may have had a degree in Business Administration, but college courses do not give you the actual, first-hand business experiences that running a small company does give you.”

Carter decided to return to college for a Master’s degree, and when he was accepted at the Tuck School, he was informed that there was a Little Foundation Fellowship he could apply for if he was a Graduate Achiever or a former adviser. Carter lost no time in applying and is now doubly grateful to JA.

It’s not the Illinois lottery that has put the dollars in Pete’s account, but a job as media buyer/planner at Leo Burnett Company, Inc. The ad agency, headquartered in Chicago, has billings internationally in the billions — nearly one and a half.

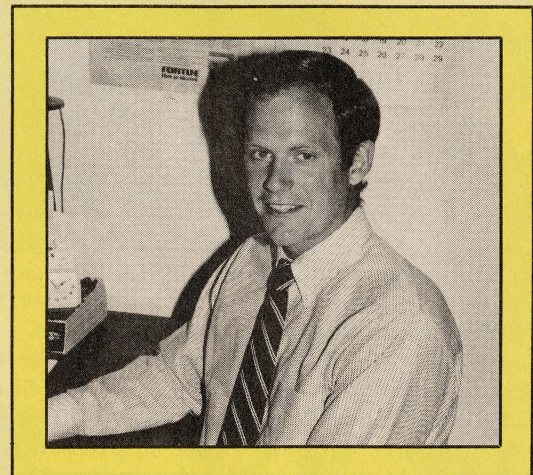
Pete looks at TV ratings in local areas to decide which stations, which programs and what time of day are best to put Nestle’s candy bars and Starkist tuna on the air.

A graduate of Drake University in Des Moines, Iowa, Pete credits some of his JA experience with giving him a good head start on a career. His two-year record for best JA sales in the Chicago area helped, says Pete, to “sell himself.”

“I went through a lot of interviews in JA. You learned how to dress and how to act and what to say and what not to say — how to come off well the first time you’re meeting someone.”

In addition to setting his sights on an account executive position at Burnett, Pete stays involved in JA through the National Junior Achievers Conference (NA-JAC) and Chicago’s area conference and Future Unlimited Banquet.

East Coast



West Coast



Photo by Kathy Covill

A radiant Scarlett Jennings (left) accepts a special award from Mary K. Shell, mayor of Bakersfield, California. Scarlett was honored at the Bakersfield Future Unlimited Banquet for her dedication to JA.

Scarlett had been in JA in Toledo, Ohio for three years and was president of her JA company during her Junior year. But then her parents moved from Toledo. Scarlett began her senior year in Visalia, Calif., a community which doesn’t have JA. The closest JA operation was in Bakersfield, 72 miles away.

JA was an important activity for Scarlett. She missed it so much that she contacted the Bakersfield office to talk about the possibility of commuting. Seventy-two miles each way is a lot and she hesitated about asking her parents to let her join even though she had a green light from Bakersfield. Finally, she broached the subject with them and they agreed to let her make the trip as long as she never drove alone.

In December Scarlett began to attend UNIVERSAL INDUSTRIES, counseled by California Republic Bank, just when the current president had to leave the company. Scarlett was elected president and she provided the leadership which turned the company around. Even with the long commute, often through fog and rain, Scarlett had a perfect attendance record.

JA's First Lady

Dinah Shore has been a symbol of achievement for years — in music, entertainment, sports, art, cooking, writing and volunteer involvement. As a dedicated member of Junior Achievement's National Board of Directors, she serves on the Communications Committee, planning major JA events and actively creating the means of making JA's achievements more widely known throughout this country.

"JA trains the future business leaders of America," says Dinah. "In JA young people gain self-confidence and practical knowledge, and they are exposed to wonderful role models, the advisers from their counseling companies."

Dinah devotes an enormous amount of time to JA and she keeps her other careers going at the same time. You could say she accomplishes a master balancing act. She has been known to step off the stage of a JA benefit appearance, head straight to the airport and fly, still dressed in her evening gown, back to Los Angeles for a singing engagement the next day.

Another illustration of just how professional she is took place in Dallas last March. When she was caught on the golf course by a sudden downpour, she was able to swoop back to her hotel room and within 60 minutes be ready to appear for JA at a dinner with more than 40 Texas business leaders.

Dinah's "doings" on behalf of Junior Achievement, in addition to Board and Committee meetings, include making commercials, hostessing major events and appearing at fundraisers. She has written and starred in nationally televised Public Service Announcements (PSAs) telling about Junior Achievement's program for eighth and ninth graders, Project Business.

Dinah serves as JA's First Lady at the National Business Hall of Fame each year, presenting the prestigious engraved crystal awards to the most outstanding business leaders America has produced as selected by the Board of Editors of FORTUNE magazine. Dinah's rich and exciting voice tells the story of each new laureate's accomplishments to an audience composed of some 1800 top business leaders who attend each year to honor the inductees.

Dinah also attends fundraising events on behalf of JA to raise the money needed to propel JA's new programs into successful orbit. As JA begins to touch the lives of more and more students through the APPLIED ECONOMICS high-school course, a greater number of students will choose business as a career. Dinah says her personal commitment to JA comes from knowing that "JA is having a positive impact on the future of the American economic system." Adds Dinah, "Just when it is really needed."

This gracious lady who spends her time so generously for the benefit of Junior Achievement also continues



What a welcome! Dinah and Dallas Cowboy football players (from l.) Rafael Septien, Ed "Too Tall" Jones and Guy Brown joined forces to sing "Dallas" at the National Business Leadership Conference luncheon held at the Hyatt Regency Dallas.

achieving in all the other important areas of her life. For example, she has written a cookbook soon to be published by Doubleday & Company, Inc. It contains over 500 recipes from all over the world and will be available in October.

Junior Achievement is proud to have Dinah on its National Board. She is a hard working director and a true achiever in everything she attempts.

Inside The Dinah Shore Cookbook Dinah quotes Shakespeare's line from Romeo and Juliet, "'Tis an ill cook who doth not licketh her fingers.' Here is a sample recipe—from Dinah and Doubleday. Bon Appetit!

BUTTER PECAN TURTLE COOKIES

MAKES ABOUT 3 DOZEN COOKIES

I love pecans. I'd put them in chili con carne if other people would eat it, but this is a better way.

CRUST

2 cups all-purpose flour	½ cup sweet butter, softened
1 cup firmly packed brown sugar	1 cup whole pecan halves

TOPPING

¾ cup sweet butter	1 cup semisweet chocolate chips
½ cup firmly packed brown sugar	

Preheat oven to 350 degrees F. In a 3-quart bowl, combine flour, 1 cup brown sugar, and ½ cup butter. Mix with electric beater at a medium speed, scraping sides of bowl often 2-3 minutes or until well mixed and particles are fine. Pat firmly into ungreased 13 x 9 x 2-inch baking dish. Sprinkle pecan halves evenly over unbaked crust.

In heavy 1-quart saucepan, combine ¾ cup butter and ½ cup brown sugar. Cook over medium heat, stirring constantly, until entire surface of mixture begins to boil. Boil 30 seconds to 1 minute, stirring constantly. Pour brown sugar-butter mixture evenly over pecans and crust.

Bake in center of oven 18-22 minutes, or until entire top layer is bubbly and crust is light golden brown. Remove from oven and immediately sprinkle with chocolate chips. Allow chips to melt slightly 2-3 minutes. Slightly swirl chips as they melt; leave some whole for a marbled effect. Do not spread chips. Cool completely. Cut into squares.

Oh! The pictures you missed



before the Kodak disc.

The Kodak disc camera caught the boy in mid-splash.

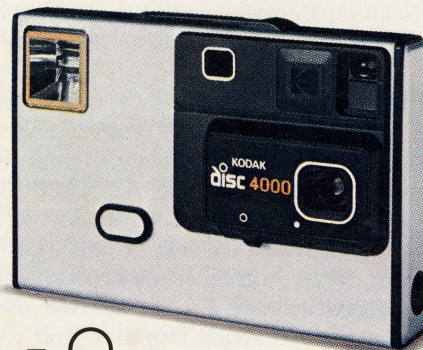
The ordinary camera missed. It just wasn't fast enough. You see, with an ordinary camera, you have to stop to advance the film between pictures.

But the Kodak disc camera advances its disc film automatically, so you don't have to.

That means you can take pictures in bright light every half-second.

Get the Kodak disc camera.

And when the action's fast, you'll have a camera that knows how to keep up with it.



Official sponsor
of the 1984
U.S. Olympic
Team.



disc

Photography from Kodak