Bright Prospect
For Beets

By Robert J. Fisher,
Senior Vice-President—Agriculture

As February began, two matters of vital concern to sugarbeet growers and Great Westerners were being discussed in the nation's capital.

Number one, of immediate importance, was: How soon would price controls on sugar be removed? Number two, of longer range interest, was: What would the new Sugar Act provide?

Happily for the beet industry, it looked as if both questions might be resolved favorably and shortly.

It appeared that the Cost of Living Council (CLC), after repeated petitions from sugarbeet growers and beet sugar companies, would shortly allow beet sugar to enjoy the same kind of price freedom permitted for other foods. While the timing was uncertain, the CLC director announced in a late January news conference that sugar definitely was being considered for decontrol prior to expiration of the price act April 30.

On the Sugar Act front, the House Agriculture Committee began hearings on February 19. The chairman had previously introduced a bill to extend the present Sugar Act for five years, and he called that action "admittedly only a beginning," adding that certain changes would have to be made later.

Earlier the chairman had called a USDA proposal for replacement of the Act "damn foolishness" which would have gutted the time-tested Act, eliminated country-by-country quotas, and would have tied sugar prices in the United States to the extremely volatile "world market."

It's either feast or famine in that market. Famine most of the time, but feast now, with a world price of sugar in recent weeks ranging from five to nine cents a pound above the equivalent U.S. price. A spread of this magnitude however, was viewed by knowledgeable persons as likely to be short-lived.

Continued on page 2
Bright Prospect

Continued from page 1

The chairman of the Senate Finance Committee and its ranking minority member, in a joint letter to the President, likewise stated that early Sugar Act hearings were contemplated by that committee. They asked the Government not only to “support renewal of the Sugar Act,” but criticized the USDA proposal for causing sugar exporting countries to “defer shipments to the United States” during the first half of 1974 “in the expectation that the U.S. price would soon rise to the world price level.”

Enactment of a Sugar Act generally along the lines of the law expiring December 31, 1974, would continue to assure U.S. consumers and producers over the long run an adequate supply of sugar at stable prices fair to each of the two parties. The proposed Act would, as did predecessor laws since 1934, return a profit to the Treasury, since contemplated payments to domestic sugar growers would again total less than the excise tax on sugar payable by manufacturers which supply the U.S. market.

No one can predict accurately what levels sugar prices will reach in the next several months, and few will hazard a guess what the price will be in the year to end September 30, 1975. This is the 12-month period that will determine the returns GW area growers will receive for their 1974-crop beets. But market experts are unanimous in saying that the price outlook is good because world sugar supplies will be tight for several years.

Now, with GW Agriculturists actually signing up contracts, growers and Company alike are confident that all the foregoing favorable factors will be reflected in an adequate total ‘74 sugarbeet acreage.

Terry Jo Smith holds her calf, “cuddles.” Paul Woods of Great Western Sugar was present to explain GW sponsorship. The “catch-it-calf” award will be made later.

PHOTO BY FAYE FLOREA

Young Lady Is A Champ

Terry Jo Smith is the young lady and she hails from the Longmont, Colorado area. She became a champ at the recent National Western Stock Show in Denver’s Coliseum. Terry Jo came out on top in the Catch-It-Calf competition. Her feat, catching a calf, was against stiff competition. Actually the win was simply a continuation of her winning ways. Sort of a junior women’s lib force all by herself, Terry Jo had previously taken 4-H honors for showing a Champion Angus Heifer.

Busy Terry Jo is a member of two 4-H clubs, Left Hand Valley Livestock and Hygiene Knit and Stitch. Her main 4-H activities are beef fattening, beef breeding, veterinary science and knitting. And believe it or not, Terry Jo finds time to attend Longs Peak Junior High School. It seems awards and busy schedules run in the family. Terry Jo’s brother Scott, 10, has shown a Champion Angus in the Boulder, Colorado county fair. Her dad’s a beef project leader in 4-H while her mother’s a veterinary science leader.

In winning the Shorthorn calf she caught at the National Western Stock Show, Terry Jo sort of joined The Great Western Sugar family. The event automatically gave Terry Jo a sponsor—Paul Woods, Field Sales Manager, Special Products Department. All Catch-It-Calf contest winners are assigned sponsor representatives from calf donating firms. Great Western annually donates a calf for the National Western Stock Show event.

Terry Jo will be responsible for rearing the calf while Paul will periodically check progress. A followup progress story will appear in a later Sugar Press issue. For the present, Paul summed it up by saying, “We’re proud to sponsor Terry Jo. She’s without question a fine young lady and an asset to agriculture.”

In early April Terry Jo and Paul will attend a breakfast where all Catch-It-Calf winners will gather for a briefing of the program for the upcoming year. Terry Jo will then receive her calf and will then be in competition with 40 other youngsters to see who will be the winner at the 1975 National Western Stock Show.
MANUFACTURING NOTES

Brighton
By Barbara French

We would like to welcome Ralph Deg­
enhart, Master Mechanic, to our factory
and to the community. The family will
move to Brighton after the school year
ends in the spring.

A familiar face has been missed the
past few months due to illness and leave
of absence. Al Kercher, Tech I and Great
Westerner for 26 years, has undergone
several major surgeries.

Brighton has established a first! We
welcome a WatchWOMAN!

She is also

a very capable second-year Mechanics
Oiler and has done wiring on the Flow
Scales built here in past years.

Our
versa­

tile Ms. - Myrtle Sickler.

Looks as tho' our experimental 4-
pound granulated is moving on the mar­
ket rather well. At least we have put quite
a few of our packaging crews back on
to supply the large demand.

Retirements during campaign — Mr.
Milby Terry, Tech I, retired after 23
continuous years of service to GW,
and leaves a hard-to-fill gap. We suspect
more retirements this coming year, judg­
ing from our records.

Fremont
By Ron England

In January, 1974, fifteen employees of
the Fremont factory completed training
and qualified for American Red Cross
first aid cards. We're extremely pleased
with the extra effort put forth by these
people to improve their first aid capabili­
ties. (Shown in photo below)

Goodland
By Pauline Fallis

Mrs. Howard (Loree) Harrington,
Cashier Steno, gave birth to the first baby
in Sherman County for 1974. His name
is Heath Hershel, vital statistics are 8 lbs.
½ oz., 17½ inches, born on January 2.

Heath is the Harrington's first child.

Mrs. Michael (Pauline) Fallis, Factory
Manager's Clerk, gave birth to a daugh­
ter, Michelle Dawn, 8 lbs. 2 oz., 18½
inches, November 20, 1973. Michelle has
one brother, Warren, 3, to welcome her.

(EDITOR'S NOTE: Pauline sent in
the above items with the joking comment,

"No big deal to you, but I think it's kind
of grand. Ha!" We think it's grand, too,
Pauline. We've got three little tax deduc­
tions" ourselves, and we know just how
big a deal they can be. Congratulations to
you and Loree!)

Greely
By Ruby Reichert

An experimental flue gas scrubber was
installed and tested at Greeley during
campaign. The results in some areas were
very encouraging. We recently received
word that a plant improvement job has
been approved to install a flue gas scrub­
ber this year. Needless to say, we are all
very happy to receive this news! This
installation will enable us to keep our
smoke stack emissions in compliance with
EPA regulations.

The operating season just completed
was a very successful one for this plant
with minimal delays to slicing. Mainte­
nance work is progressing with much
enthusiasm in anticipation of the new
P.I. job.

We are very pleased with our water
clarifier system. This past campaign we
operated with "zero" violations.

Lovell
By Sheila Hansen

There was a little excitement in the
Lovell factory on Monday, January 14,
due to the quick change from Lovell's
subzero readings to a "Banana Belt" tem­
perature. According to Jack Dunn, Mas­
ter Mechanic, a huge piece of ice weigh­
ing 10 to 15 tons came crashing through
the roof over the boiler feed tank. Many
light steam lines off the steam header
were broken causing a two-hour shut­
down. The 18 by 25-foot hole in the roof
created instant ventilation!

Efforts to divert a remaining hunk of
ice failed and on Tuesday, a second piece
came down through the same hole, break­
ing a steam line and causing shutdown.
Fortunately, no one was injured.

Three of Lovell's GW families are
promoting international friendship and
extending their hospitality to foreign stu­
dents. Staying in the Stan Walter home
is Jose Adrian Parajo, 17, from Caracas,
Venezuela. He is taking senior classes.
Rosa Elisa Valarazoe is staying at the
Floyd Brinkerhoff residence. She comes
from Loja, Ecuador, and is 18 years old.
The Elwood Emmett family is hosting
Alejandro Pares, 17, from Ensenada,
Baja California, Mexico. He is taking
classes to help him learn English. All will
stay a year.

Thirteen of the fifteen who received their cards are pictured above. They are:
Front row, l. to r., Ronald L. England, Roy Wolf, Richard Richter. Middle row, Robert
Kessler, George Stiffler, Lowell Batie, George Peters, John Kenan. Back row, Emmett
Miller, Dale Huber, Robert Kelim, Dave Hopper, Bob Pottorf. Not pictured, Jack
Brunnet and John Horner.
On January first, a quiet change occurred in the Sales Department. It was one of those changes that you hate to see, but you know is inevitable. On that day, Mildred Sword retired.

Mildred was, and still is, a Great Westerner in the finest sense of the meaning of those words. She understood the inner workings of the Sales Department perhaps as well as anyone and devoted all her efforts to the task of keeping things running smoothly in the department. She did it like she did most other things, quietly, efficiently and pleasantly.

One of the reasons that Mildred knew her job so well was her more than thirty-four years of experience. She joined Great Western on December 21, 1942, as Assistant Beet Clerk and Steno at the Fort Lupton factory. In 1944, she was promoted to Head Beet Clerk and remained in that position until the Fort Lupton factory was closed and she was transferred to the general office. Not long after, she became Executive Secretary in Sales and set about making that her life-long career.

During the intervening years, she served as secretary to two of the best known beet sugar salesmen in the United States—Ben Oxnard and his successor as head of the GW Sales Department, Claude Petitt.

Mildred was born and raised in Brighton and has continued to make her home there, a fact that was at least partially instrumental in her decision to take early retirement. Her working day, since 1948, began and ended with the 20-mile trip between Brighton and Denver. “I’ve gotten a little tired of looking at that highway,” Mildred joked.

What will she do now? For one thing, she plans to devote more time to her favorite hobby of knitting. “And I may accept a part-time job in Brighton if I can find one that’s within walking distance of my home,” she smiled.

What words best describe the feelings of the rest of the Sales Department toward their long time friend? “Take your choice of loyal, hardworking, dependable, friendly, or a dozen others,” one said, “they all fit.”

In its never-ceasing search for new and better pollution abatement methods, Great Western is currently testing a new waste water treatment process at the Billings factory.

The new process is called Bio-Surf (short for Autotrol Rotating Biological Surface), and it involves the use of bacteria to remove organic materials from factory flume water. This is the water that is used to transport sugar beets into the factory. While in use, the water becomes saturated with dirt and bits and pieces of beets which must be removed before the water can be reused or disposed of.

In essence, the Bio-Surf process consists of a series of large rotating plastic discs supported just above the waste water to be treated. The lower half of each disc extends into the waste while the upper half of the disc is in the air. A special type of bacteria grow on the surface and are alternately submerged to absorb food and then raised out of the liquid to oxidize or “digest” the absorbed material as the discs rotate.

The process was developed by Autotrol Corporation of Milwaukee, Wisconsin, and is represented in the Rocky Mountain area by Ted D. Miller Associates of Denver. The Miller firm has built a pilot model of the process, which is now being tested and studied at Billings.

Bob Munroe, GW Director of Environmental Affairs, says the studies are inconclusive so far, but it is hoped that they will prove the feasibility of a full scale treatment plant.

Environmentally sound features of the Bio-Surf process include:

1. Energy requirements — one-fifth that of most other processes contemplated.
2. Utilization of waste heat presently posing thermal pollution problems. Heat from factory condensor cooling water will be used to keep the bacteria at their optimum temperature of 55°F.
4. Introduction of specialized bacteria to investigate feasibility of converting waste to edible protein for use as a cattle feed supplement.

If the process is successful, it could easily have far-reaching effects on the entire beet sugar industry, Munroe concludes.
THE IMPORTANT MAN

By M.V. Battin
Manager, Safety and Health

Nobody is indispensable, right? That old ego-deflating statement has been around a long time. But if it gets you down, think about this—everyone is important! Look at it this way. If you’re the breadwinner at your house, someone is depending on you to foot the bills. Even if you’re working just to help bolster the family income, the extra money you bring home must be important to you or to the others who depend on you. That’s why you’re important.

Consider another factor. Your mind enables you to perform the functions here at Great Western that you are paid for. On the other hand, your body provides the vehicle by which your mind is able to translate thoughts to action, so to you, your body becomes an indispensable piece of equipment.

Now we’ve built a pretty good case for taking care of your body, and that’s what we want to talk about. If you take unnecessary risks by exposing that indispensable body to possible harm, or even total destruction, you’re forsaking your responsibility to yourself, to the others who depend on you, and to the company that is depending on you to keep it going.

Great Western wants you to stay well, with all working parts in good order. That’s why it has gone to great lengths to help see that you stay that way. It has, as all other companies, always had a moral responsibility to see to the safety of its employees, and since the Williams-Steiger Occupational Safety and Health Act (OSHA) of 1970 became law, a legal responsibility to do so has been added.

What, exactly, is the responsibility of the company? According to OSHA, the employer shall furnish to his employees the necessary personal protective equipment appropriate to their jobs, and a place of employment free from recognized hazards that may cause death or serious harm.

Then how about the responsibility of the employee? OSHA says that employees must comply with all the standards, rules, regulations and orders that apply to their actions and conduct on the job. In addition, the employee has a responsibility to acquaint himself with the safety rules and regulations and to abide by them, since an accident can cause him pain and discomfort, and may well have an undesirable effect on his life and that of his family.

So far, we’ve talked about the responsibility of the company, now let’s take a look at what the company has actually done.

First of all, the Safety and Health Department has put together a program of things to do, and you’ve already seen evidence of it. We refer to things like the series of little booklets which outline such subjects as The Responsibility for Wearing Safety Equipment, How to Lift and Move Things Safely, and a number of others. These are issued to all employees on a monthly basis, and our fond hope is that many of them will find their way into the home where other members of our employees’ families may learn from them also.

For the past several years we have concentrated our efforts on the protection of the employee by providing and explaining the proper use of safety clothing and equipment. We’ve distributed hard hats, safety glasses, goggles, face shields, hoods, gloves, pant suits and slickers, hard-toed rubber boots, ear protective devices and other items that we thought would contribute to your safety.

Most factory employees and others exposed to heavy machinery have always worn hard-toed safety shoes or boots as a matter of course. However, to assure that every employee is protected, GW purchased a pair of safety shoes for every year-round employee whose job exposes him or her to possible risk.

First line supervisors have been assigned the job of making sure that new employees, or employees assigned to new jobs, are acquainted with the safety procedures at their specific work stations. This means that the supervisor has to be well informed and able to explain to his people what is expected of them in the way of safety. So please don’t gripe at your supervisor if he reminds you to put on your safety goggles because he’s been appointed to the special job of “conscience” for those employees who forget or neglect to use their safety equipment. He’s trying to save you an eye, or a finger, or a foot—items that work best when they remain in complete sets.

Today, the policy explanations, training booklets, safety meetings, protective clothing and equipment provided, plus the installation of protective shielding and other safety items in our factories have all become a part of the upgraded safety program at Great Western Sugar.

All of these things are aimed at making Great Western a safe place to work. But cutting through to the bare bones of the matter, one thing stands out. It’s up to YOU to make sure the important man, the family breadwinner, stays happy, healthy and whole!

Asgrow To Handle Export Seed Sales

Executives of The Great Western Sugar Company, Denver, Colorado, and Asgrow International Corp., Kalamazoo, Michigan, have announced the signing of an agreement between the two firms making Asgrow exclusive distributor for Great Western’s line of hybrid sugar beet seed in world markets outside the United States.

“We believe there is an excellent potential market for our seed in other sugarbeet producing areas of the world, particularly in European and Asian countries,” said Dr. T. J. Army, vice president—research and development for the sugar manufacturing firm, “and our agreement with Asgrow will allow us to explore that potential without setting up a foreign sales organization of our own.”

The agreement names Asgrow exclusive licensee outside the U.S. for use of Great Western’s MONO-HY® trademark, under which the Denver firm’s line of monogerm hybrid sugarbeet seed is sold. In return Asgrow, which already has an extensive foreign marketing and testing organization for its proprietary products, has agreed to begin immediately the development of a market for Great Western seed. An extensive variety testing program in several foreign countries is being developed. Those countries in which Asgrow expects to concentrate its heaviest activities include Italy, Hungary, Yugoslavia, France, Japan and Iran.

Great Western, which conducts one of the most extensive sugarbeet plant breeding and variety development programs in the world through its Agricultural Research Center in Longmont, Colorado, will direct a part of its work toward development of varieties especially suited to the major world sugarbeet-producing areas.

Safety Saves Money

Employers have estimated that every dollar spent on safety brings three dollars return in savings on hospital and medical costs, compensation charges, insurance costs, lost time and lost product. Safety is good business. Know your safety rules and enforce them.

—Reprinted from Illinois OSHA Bulletin
Dwaine served as Manager of Industrial & Johnson. Texas. There, he served as Production Engineering for all cheese operations at Kraft Foods. Before that he held the position of Management Engineer, Army-Air Force Exchange Service in Dallas, Texas. Earlier, his career began with the Johnson Force Exchange Service in Sherman, Texas. During college days was also with Johnson Corporation in Sherman, Texas. 

Prior to joining GW in February, Dwaine served as Manager of Industrial Engineering for all cheese operations at Kraft Foods. Before that he held the position of Management Engineer, Army-Air Force Exchange Service in Dallas, Texas. Earlier, his career began with the Johnson Force Exchange Service in Sherman, Texas. During college days was also with Johnson Corporation in Sherman, Texas. 

Dwaine is a member of the American Institute of Industrial Engineers. He has served this organization as Chairman, Program Development, Chicago Chapter. A self proclaimed "duffer," Dwaine won't offer a handicap but looks forward to the golf season. His wife, Susan, plus daughters Sharon and Robin will join him when housing arrangements are completed.

A newcomer to Colorado and a brand-new Great Westerner is Don Berra, who became Purchasing Manager for The Great Western Sugar Company in January. Don hails from the Show-Me state, having been born, raised and schooled in St. Louis, Missouri, where he earned a BS degree in electrical engineering from Washington University in 1960. He also did post graduate work in the business administration curriculum at the University.

After graduation, Don joined Union Electric Company in St. Louis, serving that firm in various engineering capacities for five years before moving into their purchasing department. In March of 1969, he accepted the position of Purchasing Manager for I.T.T. Blackburn, St. Louis, a subsidiary of International Telephone and Telegraph, where he remained until his move to Great Western early this year.

Don is a former Marine, having spent two of his three years of military service stationed in Japan during the period immediately following the cessation of hostilities in Korea.

Don's family—his wife, Marlene, and their four children—will join him in the Denver area as soon as housing arrangements can be finalized.

A new staff member of the Manufacturing Department, Dwaine Lentz assumes responsibilities as Chief Industrial Engineer. He holds a BBA degree from the University of Texas at Austin and an MBA degree from Southern Methodist University.

Don Berra
Heads Purchasing

Manufac-turing

A new member of the Manufacturing Department, Dwaine Lentz assumes responsibilities as Chief Industrial Engineer. He holds a BBA degree from North Texas State University and an MBA degree from Southern Methodist University.

Prior to joining GW in February, Dwaine served as Manager of Industrial Engineering for all cheese operations at Kraft Foods. Before that he held the position of Management Engineer, Army-Air Force Exchange Service in Dallas, Texas. Earlier, his career began with the Johnson & Johnson Corporation in Sherman, Texas. There, he served as Production Supervisor-Industrial Engineering. Work during college days was also with Johnson & Johnson.

Dwaine is a member of the American Institute of Industrial Engineers. He has served this organization as Chairman, Program Development, Chicago Chapter. A self proclaimed "duffer," Dwaine won't offer a handicap but looks forward to the golf season. His wife, Susan, plus daughters Sharon and Robin will join him when housing arrangements are completed.

A newcomer to Colorado and a brand-new Great Westerner is Don Berra, who became Purchasing Manager for The Great Western Sugar Company in January. Don hails from the Show-Me state, having been born, raised and schooled in St. Louis, Missouri, where he earned a BS degree in electrical engineering from Washington University in 1960. He also did post graduate work in the business administration curriculum at the University.

After graduation, Don joined Union Electric Company in St. Louis, serving that firm in various engineering capacities for five years before moving into their purchasing department. In March of 1969, he accepted the position of Purchasing Manager for I.T.T. Blackburn, St. Louis, a subsidiary of International Telephone and Telegraph, where he remained until his move to Great Western early this year.

Don is a former Marine, having spent two of his three years of military service stationed in Japan during the period immediately following the cessation of hostilities in Korea.

Don's family—his wife, Marlene, and their four children—will join him in the Denver area as soon as housing arrangements can be finalized.

December Promotions and Transfers
From... To...

Wayne Argabrite—Coordinator of Engineering, DGO
Paul Asmus—Tax Accountant, DGO
Frank Bacrez—Research Chemist, TSL
Gerald Bitmer—Factory Accountant, BIL
Jerome Cunningham—Agricultural Trainee, FRM
Ralph Degennaro—Assistant Manager of Environmental Engineering, LCM
Florence Jennings—Tax Accounting Clerk, DGO
Janet Lee—Leave of Absence
Ona McDaniel—Invoice Clerk, DGO
Karen Morris—Temp, Clerk, LLD
Larry Rosseteli—Payroll Accountant, DGO
Delmar Seville—Union, ETN
Steven Stratton—Agricultural Trainee, BIL
Virginia Thomas—Customer Adjustment Analyst, DGO
James Wacker—Office Manager, Field Labor, DGO
J. Princilla Axler—Leave of Absence
Russell Dillier—Quality Control Chemist, SCB
Lyle Faith—Civil Designer, DGO
Roger Feil—Quality Control Chemist, Gering
Dorothy Halvenor—Temp, Admin. Clerk, DGO
Phil Hacht—Mgr, Process Control, DGO
John Hedde—Process Control Chemist, JNT
Donn Stauth—Top Mechanic, GER
Donna Youngquist—Leave of Absence

We Welcome New Great Westerners...

November
Thomas Cherry—Terminal Helper, Dallas
Michael Gomez—Mail Clerk, DGO
Barbara Hughes—Keypunch Operator, DGO
Helys Kuhn—Advertising & Merchandising Mgr., DGO
Jeanne Sinner—Payroll Clerk, OVD
Larry Wright—General Attorney, DGO

December
Richard W. Brockmeier—Accountant, DGO
Nord Hjerleid—Design Engineer, DGO
Gerard Kwisiek—Q. A. Technician, BKKFLD
Virginia McKibben—Secretary, DGO
Beverly O'Donnell—Keypunch Operator, DGO
George Webby—Design Engineer, DGO

January Retirements
Permanent Employment
Mildred Groo, GO Date Retired Executive Secretary 12/21/42 1/1/74
M. G. Terry BRT
Beet Sugar Tech I 7/17/51 1/1/74

In Memoriam
Henry Evet, receiving station helper at Bayard, died 10/18/73
William Weibenhoff, top mechanic at Ovid, died 12/9/73

GW Service Pin Awards

December
Fifteen Years
Leonard J. Heit
Mike Pratt, Jr.
Ten Years
Herman Lauek
Marlene C. Patterson
Five Years
Harry R. Batenon, Jr.
Benito G. Cardenas
Sherman D. Fox
Roger A. Meenner
Joe F. Spieldenner

January
Ten Years
Maynard Laufman
Twenty-five Years
Walter Mander
Twenty Years
Harley E. Green
Fifteen Years
Daniel L. Gosick

February
Ten Years
E. Irwin Bryson
Dolores J. Wagner
Fifteen Years
Joseph Consiglio, Jr.
Johannes K. Kuebb
Mannix Krieger
Richard W. Laughter

In Memoriam
Henry Evet, receiving station helper at Bayard, died 10/18/73
William Weibenhoff, top mechanic at Ovid, died 12/9/73
As a Great Westerner, you are entitled to participate in one of the finest benefit plans provided by any employer. Besides salary, paid vacation, holidays, unemployment compensation and matching Social Security contributions the company provides group insurance policies designed to assure financial security for employees and dependents. Everyone talks about their benefits but few really understand them. In this and future issues, we will discuss these benefits in detail in hopes of clarifying the provisions of your coverage.

As an overview, when you become "vacation-rated," you are eligible for the following group insurance:

<table>
<thead>
<tr>
<th>Name of Coverage</th>
<th>Type of Coverage</th>
<th>Insurance Carrier</th>
<th>Premiums</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health and Accident</td>
<td>Hospital - Medical</td>
<td>Equitable</td>
<td>Paid by GW</td>
</tr>
<tr>
<td>Major Medical</td>
<td>Hospital - Medical</td>
<td>Equitable</td>
<td>Paid by GW</td>
</tr>
<tr>
<td>Basic Life Insurance</td>
<td>Life Insurance</td>
<td>Capitol</td>
<td>Paid by GW</td>
</tr>
<tr>
<td>Supplemental Life Insurance</td>
<td>Life Insurance</td>
<td>Capitol</td>
<td>Paid by Employee</td>
</tr>
<tr>
<td>Supplemented Accident Death and Dismemberment (Basic A. D. &amp; D.)</td>
<td>Double Indemnity for Death &amp; Dismemberment Payment</td>
<td>Capitol</td>
<td>Paid by GW</td>
</tr>
<tr>
<td>Supplemental Accidental Death &amp; Dismemberment (Supplemental A.D.&amp;D.)</td>
<td>Double Indemnity for Death and Dismemberment Payment</td>
<td>Capitol</td>
<td>Paid by GW</td>
</tr>
<tr>
<td>Long Term Disability (L.T.D.I.)</td>
<td>Salary Continuance</td>
<td>Aetna</td>
<td>Paid by GW</td>
</tr>
<tr>
<td>Pension</td>
<td>Retirement Income</td>
<td>Trust Fund</td>
<td>Paid by GW</td>
</tr>
</tbody>
</table>

Each of the foregoing benefits will be discussed in this column. We suggest you clip these articles and keep them as reference material.

Life insurance is a benefit about which the GW Insurance Department receives a lot of questions. For that reason, we will initiate our discussions with a review of this important coverage. It will help in understanding this protection to think of life insurance in these segments:

1. **Basic Life Insurance**

   The amount of Basic Life Insurance is the same as your annual earnings (base pay only), rounded to the nearest $1,000, but not to exceed $20,000. Coverage written by Capitol Life with GW paying the premium.

2. **Supplemental Life Insurance**

   This is optional coverage provided by Capitol Life. If you decide to take advantage of this program, you pay the premium through payroll deductions. Employees under age 35 contribute $3.50 per $1,000 of coverage per month, Employees age 35 to 50 contribute $5.00 per $1,000 of coverage per month and employees age 50 and over contribute $7.00 per $1,000 per month. The amount of coverage is the same as the Basic Life.

3. **Basic Accidental Death and Dismemberment**

   In case of accidental death, your beneficiary would receive an additional amount of money equaling your Basic Life Insurance. Loss of sight, amputations or other dismemberment losses (arm, leg, etc.) would result in a payment of either the full amount or half the amount (according to a schedule) for which you are insured. Premiums are paid by GW for this coverage.

4. **Supplemental Accidental Death and Dismemberment**

   If you decide to enroll in the Supplemental Life plan, you are automatically covered by Supplemental Accidental Death and Dismemberment. This protection is for the same amount of coverage as the Supplemental Life Insurance and is payable as described under the Basic Accidental Death and Dismemberment above. Premiums are paid by GW.

Recognizing that the foregoing may be a little confusing, perhaps a couple of examples of how it works would be helpful.

**Example #1**

Harry's hourly rate is $5.00. His straight time weekly earnings are $200. His annual income from the company would be $10,400, and, therefore, he is entitled to $10,000 Basic Life Insurance. Harry elects to participate in the Supplemental Life Insurance plan and is, thereby, covered for an additional $10,000. Since Harry is 33 years old, he contributed $20.00 per month ($100/12) for the Supplemental Life coverage.

Harry is covered, automatically, for $10,000 Basic Accidental Death and Dismemberment. Since he elected Supplemental Life, he is also covered for $10,000 Supplemental Accidental Death and Dismemberment. Let's assume that Harry is killed in a tragic accident. His beneficiary would receive the following benefits:

- **Basic Life Insurance** = $10,000
- **Supplemental Life Insurance** = $10,000
- **Basic Accidental Death and Dismemberment** = $10,000
- **Supplemental Accidental Death and Dismemberment** = $10,000

Total Benefits Payable = $40,000

Had Harry died of natural causes, his beneficiary would have received only the Basic Life Insurance ($10,000) plus the Supplemental Life Insurance ($10,000) for a total of $20,000.

**Example #2**

Edna is employed as a secretary at a salary of $617 per month. Her annual straight time earnings are $7,304 and, therefore, her Basic Life Insurance amount is $7,000.

Edna rejects the Supplemental Life Insurance. She is, however, automatically covered for $7,000 Basic Accidental Death and Dismemberment. Since she rejected Supplemental Life, she is not covered by Supplemental A.D. and D.

If Edna were killed in an accident, her beneficiary would receive the following:

- **Basic Life** = $7,000
- **Basic Accidental Death and Dismemberment** = $7,000

Total Benefits Payable = $14,000

If Edna had died of natural causes, her beneficiary would have received only the Basic Life amount of $7,000.

We hope that you will now have a better understanding of the GW Life Insurance and Accidental Death and Dismemberment coverages. If you have questions, however, please contact the insurance department in the Denver General Office.
Rustic charm of the Kupilik mountain home reflects much of Charlie's own work. Gradually he enlarged a modest cabin to almost twice original size. A nearby guest house with complete facilities, includes an attached work shop; all Charlie's handiwork.

Nestled in the scenic Rocky Mountains, the Allenspark Community Church was in a near state of collapse not long ago. But Charlie Kupilik along with others in the area put in a lot of hard rebuilding work. They braced and righted the structure; then insulated the ceiling. The overall grandeur plus a rustic interior of log built pews stand as a monument to pioneer-like achievement.
ON THE SUGAR BEAT

C.A. KUPILIK

At the ripe young age of 73, Charlie Kupilik is an involved person. And that, apparently, is the graying, but trim and alert Great Western retiree's formula for staying as active as a college student. As a matter of fact, Charlie's physical and mental agility are so apparent that you're not really surprised when he brings out the fancy new pair of skis he just bought and can't wait to try out.

His residence at Raymond, Colorado is actually within the Allenspark area of the Rocky Mountains. There he serves as a director of the Allenspark Fire District board. And, he's also an officer of the Men's Club. Besides that, he's teamed up with other professionals in the area to form an advisory-assistance group. They're organizing their capabilities to serve their mountain neighbors. Besides Charlie's master mechanic capabilities, the team includes engineers, lawyers, doctors and communications specialists.

In his so-called spare time, Charlie helped rebuild the Allenspark Community Church. On the verge of collapse, the dilapidated structure was actually fourteen inches out of line from eave to foundation. Along with others in the community, Charlie helped rebuild the structure in great detail. Now, it's a rustic classic in the rugged mountain country.

Before retirement from Great Western, Kupilik's career was, as you might expect, busy and involved. He started working for GW on a regular basis in 1922 as a shift machinist. Before that, he worked part time on various GW work projects. For example at the age of 14 he was carrying water for a GW construction crew. And that's not easy.

In his years at Great Western, Charlie progressed through all the plant "work stations." Continued progress moved him up through positions of shop foreman, assistant master mechanic, then full status as Master Mechanic. His tour of duty included locations such as Mitchell, Scottsbluff, Windsor, Ovid and Longmont. Brief assignments also included work at other plant locations for special construction projects.

One of the highlights in Charlie's career was helping to keep the Ovid plant running during World War II. As he puts it, "We sure made good use of Rommel's Africa Corps to keep the plant going." Besides giving the prisoners of war direct supervision, Charlie said, "I even shovelled coal like crazy to keep the boilers going. We just didn't have much help those days."

Charlie's GW career didn't stop with formal retirement. He was called back to duty twice. Responsibilities involved work at an Ohio dolomite plant for GW; then later a Michigan Christmas tree project.

Kupilik's 1969 retirement from GW seems official now. But not for him personally. As Charlie says, "I've got so many things going on I can hardly find time for it all." His palatial cabin and guest house in the scenic Rocky Mountains were mostly built by him. As you might imagine, Charlie has also built a well equipped work shop. Besides making or remodeling furniture, he uses the shop facilities to help fix neighbors' things.

Charlie Kupilik, with his charming wife Anna, enjoy their most comfortable "mountain retreat" and their many activities. But, says Anna, she'll leave the skiing to Charlie.
Scientist Bob Oldemeyer Wins National Recognition for Wild Flower Photos

Dr. Robert K. Oldemeyer, scientist at the GW Agricultural Research Center at Longmont, has been honored for his outstanding photographs in depicting wild flowers in color.

Seventeen of his pictures of Rocky Mountain and Plains wild flowers were selected for publication in "Wild Flowers of the United States." The premier showing of the volume, to be published this winter, was held at the Institute for Humanistic Studies in Aspen on Sept. 20. The publications are sponsored by the New York Botanical Gardens and publication costs are subsidized by gifts from various foundations and individuals, including National Geographic, Reader's Digest Foundation, and Rockefeller Brothers' Fund. Without this subsidization the cost of the books would be prohibitive because of the quality of colored flower reproductions and fine printing. The set of three books will be published by McGraw Hill Book Co.

Bob Oldemeyer has been taking photographs of wild flowers for 15 years in this area, and uses a Nikon F camera with portrait attachment and natural lighting as the plant is growing in the field.

His accomplishments were the subject of an article published in the Longmont Daily Times-Call entitled "Longmont Hobbyist Contributes Pictures to Flower Book."

Bob is manager of variety development at the Research Center with a background as a biologist and plant geneticist. He received his bachelor's degree in agronomy from Colorado State University, and his master's degree and doctorate at the University of Wisconsin at Madison in plant genetics and plant pathology.