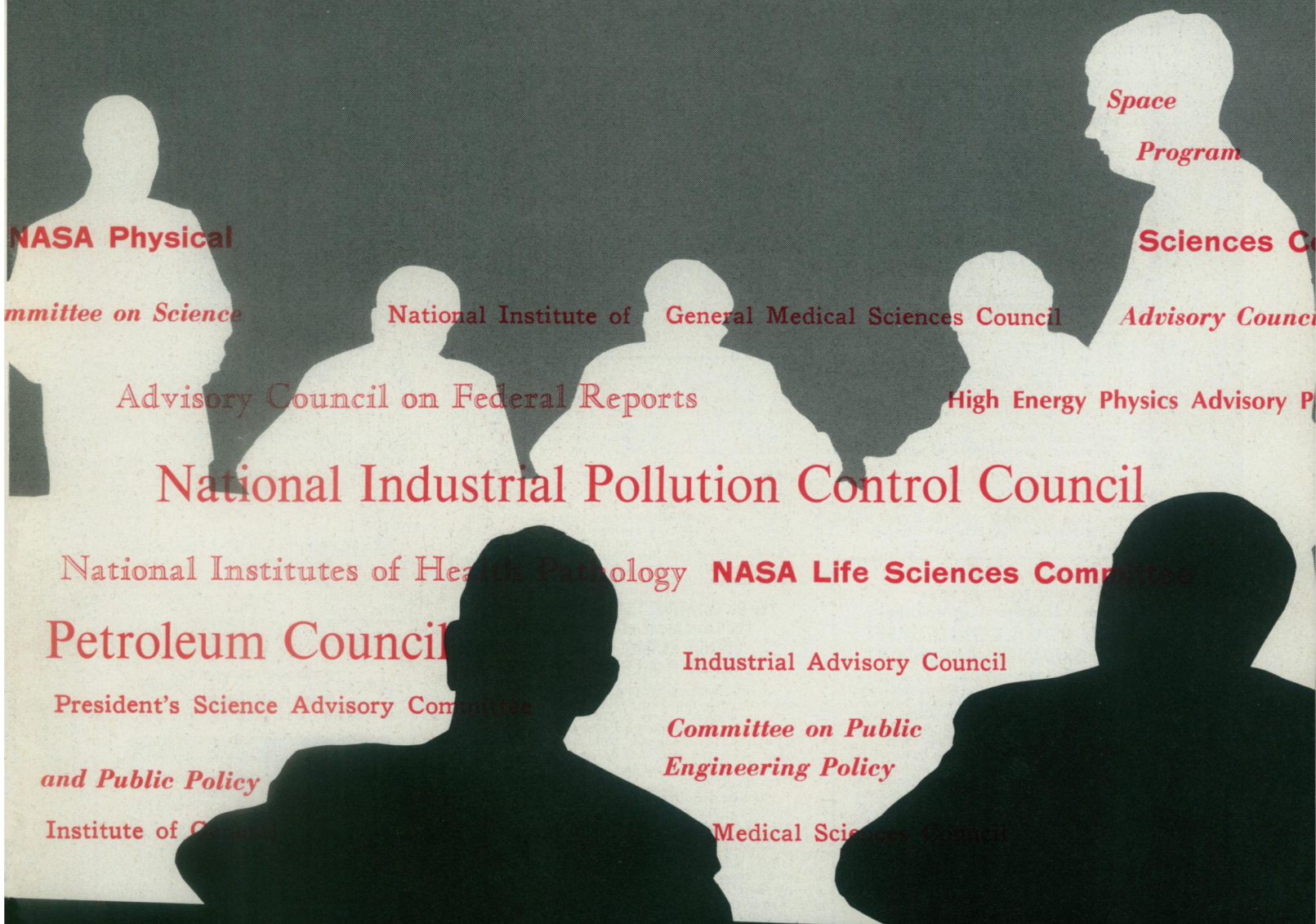


# science news

Fiftieth Anniversary 1922-1972

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A SPECIAL REPORT



## National Industrial Pollution Control Council

## SCIENCE ADVISORY COMMITTEES

How closed are they? How open should they be?

Why Were Bankers Warned That This "New Book Could Upset the Savings Applecart"\*

# How to Make Up to 13½% or More on Your Savings— All Fully Insured

**Best Seller! Over 50,000 Sold Direct By Mail. Not available through Bookstores!**

There are many things banks don't like to talk about. They don't like to talk about the fact that they do, indeed, pay interest rates of 8%, 10%, 13½%, and often more, to a select group of knowledgeable depositors!

What's the difference between these men and women and you? Simply this—that they know certain "inside" techniques of depositing and withdrawing their savings (all perfectly legal, incidentally) that you don't! And—therefore they earn two to three times as much interest on those savings as you do! Like this...

## Would It Be Worth An Extra Ten Minutes A Month To You—To Bring Home Two Or Three Times As Many Dollars From Your Savings As You're Getting Today?

The procedure is simple. But to put it to work for you, tomorrow, you have to know these few "smart-money" facts:

1. Most thrifty people in this country today are actually losing money on their savings. The interest they get from a regular bank account is actually far less than the lost purchasing power that inflation cuts right out of their savings.

This is one of the great social tragedies of our time. It means that if you are thrifty and prudent in this country today, you are penalized. Either you are driven to speculate in the stock market, where you can be wiped out overnight. Or you try to secure safety for your hard-earned capital in a bank—and watch inflation turn your dreams of early retirement and financial independence into dust!

2. But you just don't have to accept these two tragic choices any longer! Now there is a Third Way to invest your money, that gives you the absolute safety you want, plus huge guaranteed returns that you may not even have dreamed possible before.

### Read What The Banking Industry Itself Says

#### About This Startling Volume! NEW BOOK COULD UPSET THE SAVINGS APPLCART

**TIGHT MONEY.** Regulation Q, and the much-touted Age of the Consumer, are key ingredients in a flammable mixture about to be ignited by a book which could explode in the face of the commercial banking industry this year. This says:

"The millions of people who have saved a few dollars in the form of savings accounts and insurance have been prevented from gaining any profit from their investment—indeed they have been forced to accept real losses—by what amounts to government agency fiat. These depositors have contributed more, perhaps, to the growth of our economy than any other group, and it is unjust that controls apply only to interest rates to depositors, while there are no controls over the inflationary wage and price increases. Conditions permitting this 20 years of discrimination should be changed."

I am quoting from a book, titled, "Don't Bank On It! How To Make Up to 13½ percent and More on Your Savings—All Fully Insured."

The book is dedicated "to the members of the median income group, those truly forgotten men whose savings deposits make banking, as we know it, possible."

"Don't Bank On It" may be coming out at an auspicious time, as the general public is becoming more aware of high interest rates, and, thanks to truth in lending, is being conditioned to look at rates of 12 or 18 percent as low. No doubt he'll soon recognize that 4 or 5 percent is peanuts.

\*Bank Marketing Management, Feb., 1970.

### About the Authors

**Martin J. Meyer** is president of the National Depositors Cooperative Association. He also serves as Vice President and Secretary of Intercept Tele-Communications, Inc., a new international cable and telegraphic interception and forwarding organization. Mr. Meyer has written numerous magazine articles on banking, thrift, and inflation.

**Dr. Joseph McDaniel, Jr.** was secretary of the Ford Foundation from 1953 until his retirement in 1967 and Dean of the School of Commerce at Northwestern University. His distinguished career includes President of World Health Foundation (U.S.A.) and government service with the Economic Cooperative Assn.

3. It is based on one simple fact: That most depositors are completely passive about where and how they save their money! They never take the one or two hours that are necessary to learn the "inside workings" of the banking system. Therefore, they never even hear about the "super-savings-accounts" that can yield them far more than ordinary interest on their money.

And, above all, they have never heard about the simple, ingenious techniques of "Loophole Depositing"! Active, precisely-timed deposits and withdrawals that take an average of ten minutes of your time per month—and bring you back 8%... 13½%... even 19% on every dollar, with exactly the same total safety that you get on ordinary bank accounts today!

### You Do Only What The Banks And Savings And Loan Associations Themselves OPENLY PERMIT. Except Now— YOU DO IT A LITTLE SMARTER!

At this moment, in this entire country, out of the over one hundred million people who have savings accounts, only about forty thousand of them use these techniques. They are still brand-new—virtually-unknown. Only now has a book been published that reveals them to every man and woman who is willing to risk an 8¢ stamp to learn them!

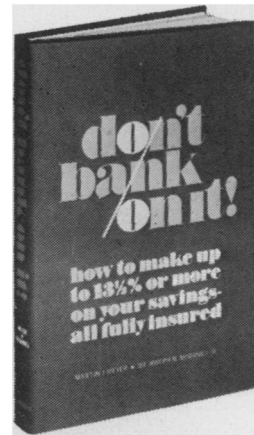
The time required to read this book from cover to cover is approximately one weekend. Or, if you wish to skip the banking background at its beginning, it will take you about an hour or two to learn these "Active Depositing" techniques themselves. And once you learn them, from that moment on, you will be able to exploit every legal loophole in the entire banking system, including:

How to get more than 8% interest per year as an absolute minimum, with hardly any more work than filling out your deposit slip in a different way. And then go from there all the way up to as much as 19% to 25% in special situations, for limited periods!

How to protect yourself against the possibility of interest rates dropping in the future. So you're guaranteed the high interest rates available to you today, even if tomorrow your friends find their return on their savings cut in half!

How to make banks pay interest to you on money you don't really even have on deposit—on non-existent money—on money you have already spent! (And the bank loves you for it. Because, no matter how much you make, they make more! Page 143 shows you how.)

Yes, how you can even earn high interest on your credit card! So that you are now earning interest on other people's money—and spending it at exactly the same time!



Special Warning Section: Two common mistakes, that unknowingly trap thousands of depositors every year, that could completely destroy your savings!

And how to defer income tax on the interest you get. Two plans that offer marvelous tax-sheltered advantages.

And—let us repeat once again—all completely protected by United States Government Insuring Agencies! With no service charges—no minimum balances—no legal technicalities! Ready to go to work right now for the investor with \$500—or \$500,000!

### Prove Every Penny Of It Yourself— Entirely At Our Risk!

The top money men in this country—the very banks themselves—use these techniques! Why shouldn't you? All you risk to learn them all is an 8¢ stamp with the Coupon below! Why not send it in—and start your savings earning double and triple interest—8% to 13½% or more—TODAY!

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New York residents add sales tax.

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# science and mathematics teachers



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## WESTINGHOUSE SCIENCE TALENT SEARCH

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PHYSICAL ANTHROPOLOGY  
OCEANOGRAPHY  
ENVIRONMENTAL SCIENCE  
PLANT PHYSIOLOGY

- 40 Winners will share \$67,500 in Westinghouse Science Scholarships and Awards.
- 300 Honorable Mentions will be brought to the attention of all colleges, universities and technical schools in the U.S.A.
- Hundreds of students automatically will receive recommendations and other assistance toward a college education in schools within states holding State Science Talent Searches.
- For all students, a sense of accomplishment and a measure of self-evaluation that comes from finishing a hard assignment.

### ABOUT THE SCIENCE TALENT SEARCH

More than 9,000 students have been members of the Winners and Honors Groups in the past 30 years. Because of their standing in this oldest and most prestigious competition of its kind, they have been offered scholarships from institutions seeking quality students with proven ability in science. Many winners in the Science Talent Search are offered summer employment in scientific laboratories and other tokens of early acceptance into the world of science. Such benefits also come frequently to members of the Honors Group and to those who place in State Science Talent Searches.

### ANSWERING YOUR QUESTIONS

**Who May Compete?** Any boy or girl who is in his last year of secondary school (public, private, parochial) in the United States but excluding U.S. possessions, who is expected by the certifying school official to complete college entrance qualifications before October 1, 1972, and who has not competed in any previous Science Talent Search is eligible to enter this competition.

**How Can Students Compete?** Teachers or other school officials should request entry materials for the outstanding science and mathematics students of the school.

**What Is A Completed Entry?** A project report of about 1,000 words which presents evidence of research ability in science; a Personal Data Blank filled in by student, teachers and principal; national test scores and high school transcript.

Judging is based primarily on the student's report on an independent research project in the physical sciences, engineering, mathematics, biological sciences (excluding live vertebrate experimentation), or behavioral sciences.

**What Is The Deadline?** Midnight, December 15, 1971.

**Get your students to start working on projects NOW**

RURAL SOCIOLOGY  
PARASITOLOGY  
PALEONTOLOGY  
MINERALOGY  
COMPUTERS  
SOIL MECHANICS  
BIOCHEMICAL ENGINEERING  
CULTURAL ANTHROPOLOGY  
MATHEMATICAL BIOLOGY  
ASTROPHYSICS  
GENETICS  
GEOPHYSICS  
NUMBER THEORY  
MECHANICAL ENGINEERING  
BIOMEDICAL ELECTRONICS  
AERODYNAMICS  
URBAN SOCIOLOGY  
PROTOZOOLOGY  
ETHOLOGY  
TOPOLOGY  
QUANTUM MECHANICS  
METALLURGY  
INDUSTRIAL PSYCHOLOGY  
STATISTICS  
MICROBIOLOGY  
LOGIC  
BIOMETRY  
CELLULAR CHEMISTRY  
CELL PHYSIOLOGY  
BIOPHYSICAL CHEMISTRY  
BIOENERGETICS  
INVERTEBRATE NEUROPHYSIOLOGY  
CHEMICAL ENGINEERING  
SYSTEMATIC BIOLOGY  
COMPLEX ANALYSIS  
PETROLOGY  
BIOCHEMICAL ENGINEERING  
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**send for entry materials from SCIENCE SERVICE**

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