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Labor calls for end to tight money policy

The other day the City of New York announced the sale of \$800,000,000 in tax-exempt, tax anticipation notes at a record average interest rate of 7.188%.

The news was largely relegated to the back pages of those newspapers that printed it, but it spurred bitter reaction among labor economists who look upon it as a new example of how the Nixon Administration's "tight money" policy not only is harmful to the national economy and to jobs but as an example also of how the rich benefit by such bond issues.

The 7.188% interest rate doesn't tell the whole story. The bonds are tax-exempt so that the return means an actual gain of about 13.5% for persons earning about \$40,000-a-year since the exemption is a "triple decker" applying to Federal, state and city income taxes.

For many corporations, the bonds also represent a nice windfall of at least three percentage points. They have been getting about 10.9% on short term, tax-exempt bonds and now they can get about 13.46%.

The average worker who might have a few bucks to spare and would like to share in these bonanzas is going to be disappointed if he thinks he can pick up a few of New York City's bonds. He will have to have at least \$25,000 in spare cash because that's the smallest amount that will be sold.



This photo shows Local 1245's new Executive Board and the 9th District Vice President of the IBEW, just prior to the oath of office ceremony. Shown from left to right are: W. L. Vinson, I.B.E.W. Vice President - 9th District; Manuel A. Mederos, Board - Central Area; L.L. Mitchell, Business Manager - Financial Secretary; Dale Turman, Executive Board - Northern Area; Howard Darington, President; Richard D. Robuck, Treasurer; Betty J. Thomas, Recording Secretary; James W. "Bud" Gray, Executive Board - Southern Area; Guy E. Marley, Executive Board-at-large; and E.M. "Buffalo" Horn, Vice President.

Officials of the city are not happy about the high interest rate that they will have to pay on the new bond issue which is needed to meet the city's day-to-day operating expenses. Not long ago they floated a bond issue at 4.99%. The new rate they are being forced to pay represents a staggering boost of 44%.

In less than a year, which is the time the bonds run, the higher interest rate will cost the city an extra \$12,000,000.

Moreover, New York's officials are resentful that the Nixon "tight money" policies which have driven interest rates up to unprecedented levels, show no signs of changing.

City Comptroller Harrison J. Goldin said: "It is deplorable for the Federal Administration to force interest rates to this level, especially when such a policy is having no visible impact on rampant inflation."

What makes today's outrageous rates even more deplorable is the fact that it is the low income family that will pay the high interest bill.

"We need new economic leadership, which would ease the cost of necessary borrowing and shift the burden of biting inflation from the backs of those who are already suffering the most," Goldin said.

What makes the New York City bond sale of even more significance is the fact that the city is the single largest issuer of tax-exempt obligations and that it has become a bellwether of what is likely to happen to other cities which need to sell bonds in order to keep going.

What is particularly galling to labor economists about the New York bond sale's huge interest rate is the fact that it comes at a time when newspapers are running lengthy articles either reporting or predicting very high wage demands by labor unions.

These reports are by no means justified since they are mostly "catch-up" wage boosts. Yet they get front page play while the New York bond report gets pushed

(Continued on page six)

YOUR Business Manager's COLUMN NEW AGREEMENT = NEW PROCEDURES

L. L. MITCHELL

The acceptance of the 1974 amendments to the Local 1245 - P.G.& E. agreement set in motion the implementation of the ratification process by my signing the agreement documents along with the letters of agreement which were a part of the package. In so doing I was reviewing the settlement and felt compelled to mention four items which will have a major impact on our operations. These do not involve directly the wages or fringes of the membership but hold real promise for improved benefits to the members.

One is a daring try which may not work. Much dissatisfaction has been felt over the slowness of the grievance machinery. A Letter Agreement, which has not yet been signed, will establish a supplemental grievance procedure. The delay in signing is due to a desire to see that no misunderstanding of its contents will be had between Union and Company. A joint meeting of the P.G.& E. Division Personnel Managers and the Union's Business Representatives has been scheduled so that the purposes, intent and procedure can be discussed to clarify and improve the understanding of those who will be the main functionaries in this process. This type of meeting is also a new venture for it will be the first such joint meeting of these groups to explain a contract provision.

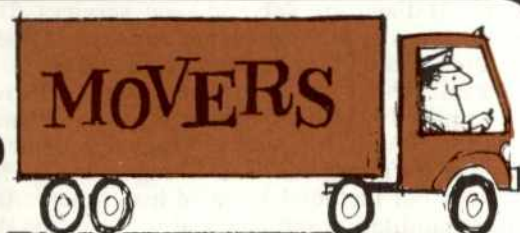
This supplemental process, if it succeeds as intended, should improve

communications at the lower levels, reduce the number of cases referred out of the Division and produce a greater degree of understanding of most causes of problems. It should ultimately provide more consistent and uniform application of contract rights through the P.G.& E. system. It is our hope that following our joint meeting we can sign and establish an effective date for the new procedure shortly.

A second Letter Agreement is entitled Division/Department Labor Management Committee Meetings. The stated purpose of these meetings is to discuss problems other than those subject to the grievance procedure concerning the affairs and relationship between Union and Division Management or involve public affairs matters of a local nature which could be solved or improved through joint participative discussions. These meetings have been an objective for a number of years and I would hope will become a productive and indispensable part of the total communication process needed to provide understanding of the needs and desires of each of the parties by the other. Hopefully, they will produce a means of stimulating the knowledge of the mutual interests shared and lessen the frictions which are sometimes due to misinformation and rumors.

(Continued on page two)

... HAVE YOU MOVED?



MY NEW ADDRESS IS:

NAME _____

STREET _____

CITY _____ STATE _____ ZIP _____

RETURN TO:

P.O. BOX 4790, WALNUT CREEK, CALIF. 94596

Health Plan Committee meets on Medical Plans



Shown above from left to right are: Jack McNally, Bus. Rep., Vern Loveall, Line Sub-foreman, and Marshall Swift, Lineman, as they prepare materials for Health Plan negotiations.

The recent settlement between Local 1245 and the Pacific Gas and Electric Company provided that in July 1974, the Company and Union would continue negotiations with respect to medical plans to be made available to Company employees. It is intended that the parties would enter into an agreement covering the plans to be made available and including the specific terms of the plans. It is also intended that negotiations be concluded on or before September 30, 1974 and that the Health Plans agreement be effective January 1, 1975.

should, along with making improvement in the plans, contain provisions to cover a possible National Health Plan, Health Maintenance Organizations Act of 1973, (see article on H.M.O.), and a Joint Committee to review costs and any other problems that may arise with respect to the Health Plans.

Company indicated that because the P.E. Self Fund membership was small and the costs were high, they wanted to offer only two plans rather than three. The plans would be the Kaiser Plan and a Blue Shield type plan. As Health Maintenance Organizations (HMO) are established they would become an option to the other plans.

Meetings were held with the Company on July 18th and July 25th. At these meetings the parties reviewed the discussions that occurred during passed general bargaining. The Union pointed out that the new agreement

Union and Company committees are to work on proposals for Health Plans to be offered for the next meeting which is scheduled for August 21, 1974.

YOUR *Business Manager's* COLUMN NEW AGREEMENT = NEW PROCEDURES

L. L. MITCHELL

(Continued from page one)

The ultimate would be the development of joint activity which could assist both parties in handling difficulties created by outside pressures which become job problems not answerable by normal contract provisions. It will not be easy for either side to sift these issues out, but I am sure there are certain areas in which starts can be made. This is a real opportunity for those at the Division level to demonstrate their ingenuity and capability. I would hope that both parties will make real efforts to find the subjects which will be needed to provide discussion of relationship improvements and not just make these meetings "bull sessions" or super grievance forums. If this occurs, they will become non-productive and I'm sure that the withdrawal clauses will be invoked.

Within the framework of the agreement provisions we have established two standing committees which are advancements of goals sought since 1952. These committees should assist both the Union and the Company in resolution of problems on a systemwide basis.

The first meeting of our new Labor Management Committee was held on July 17th. Discussions on the operations, subjects and reports of the committee were on the agenda. It was agreed that these meetings would be informal, open to most any subject desired and a summary of the discussions would be kept. The problems of job security and the

challenges of take over of P.G.&E. properties were outlined. No joint action is planned at present, but the need of mutual programs is obvious if the jobs of our members are to be protected. Other issues discussed included picket line problems, nuclear power needs and environmental concerns, to state a few. No doubt there will be continued discussions on these issues as they are of concern to all of us.

We will be meeting late in August for the first Health & Safety Committee session. This committee will be most important and will require the greatest input possible from our membership. I would urge all units to establish and maintain active Unit Safety Committees to provide information on accidents, safety problems or health hazards which can be transformed into items for the agenda of these sessions.

Each member should review these items for the purpose and structure of each of the provisions of the new contract.

I am pleased to see these new functions being put into operation as a result of the diligent work of our 1974 Contract Negotiating Committee. The needs of the people and development of the activities of these committees to answer them will depend in great part on the help of the membership at large. The success in gathering information and communicating these needs to the proper place will, as usual, depend on the real stalwarts of the Union - the Stewards. God bless them all!

WHAT IS AN H.M.O.?

In the field of health care, H.M.O. is becoming a popular phrase. The initials H.M.O. stand for Health Maintenance Organization. An H.M.O. is a formally organized business emphasizing group practice which provides a system of health care. The H.M.O. operates within a geographic area and is usually open to individuals or a group. Under this arrangement, a group of doctors, pharmacists, laboratory technicians and hospital personnel team up under one administrative and financial umbrella to treat people. An example of this is the Kaiser Foundation Health Plan.

The idea is that an individual and his family for a fixed monthly fee will have near total health care, ranging from routine checkups to protracted hospitalization pre-paid. When an H.M.O. works ideally, the patient seeks care when he needs it rather than when his insurance covers it. The doctor seeks to keep him healthy rather than to cure his illness after he becomes ill. In theory, this preventive approach to health care would tend to hold down the cost of health care.

In 1973 the United States Congress passed a law which is known as the Health Maintenance Organization Act of 1973. The purpose of the law is to encourage the establishment and expansion of H.M.O.s by authorizing the expenditure of \$375 million in loans and grants. The reasons for the law are that medical care is too expensive, the quality of medical care varies excessively, the medical care system is oriented toward the provision of acute care, and the medical resources are maldistributed.

To qualify for Federal funds an H.M.O. must offer basic and supplemental health services which must be available and accessible twenty-four hours a day, seven days a week.


The basic health services must be provided on a prepaid capitation basis. The prepaid rate is to be fixed under a community rating system. Basic Health Services include: 1) Physician services, 2) inpatient and outpatient hospital services, 3) emergency health services, 4) up to 20 outpatient visits for mental health services, 5) treatment and referral for alcohol and drug abuse, 6) diagnostic lab and x-ray services, 7) therapeutic radiology, 8) have health services and preventive services including preventive dental care for children and children's eye examinations.

Supplemental health services are to be provided for additional payment if the required health manpower is available and if the member has contracted with the H.M.O. for such services. Supplemental health services include the services for intermediate and long-term care facilities, vision care and dental services not included in basic health benefits, long-term physical medicine and rehabilitation services and prescription drugs.

There are provisions for annual enrollment periods and a qualified H.M.O. may not expel or refuse to re-enroll any member because of his health status. A qualified H.M.O. must have arrangements for a quality assurance program.


The law requires employers with twenty-five or more employees to include in any health benefits plan offered to employees the option of membership in qualified H.M.O.s in the area in which the employees reside. The law also provides that the employer would not be required to pay more for these services than he would otherwise be required to pay under any prevailing agreement or contract with his or her employee.

The Department of Health, Education and Welfare is responsible for developing rules and regulations to interpret the law, and at the present time they have not yet been developed. It is expected they will be finalized before the end of the year.



the utility reporter

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Home Hazards found in imported lamps, color TV's

by Sidney Margolius, Consumer Expert for Utility Reporter

Cheap imported electrical appliances, toys, colorful glazed dishes, scarves and a number of other textile items often have proved to be hazardous because of careless design or manufacturing shortcuts. The latest in a series of such hazards are widely-advertised "rainbow lamps", also sometimes sold as "mini shadowy stand lamps."

The lamps are imported from Taiwan and sell for \$1.98. They cast shadows on walls and have been advertised as a light show. They have been widely advertised in *TV Guide*, *Ladies Home Journal* and *Family Weekly* and *Parade*, Sunday newspaper supplements by Greenland Studios, and in mail-order catalogs such as the Spencer Catalog, as well as sold in stores all over the country.

The U.S. Consumer Product Safety Commission has warned people who have bought these lamps not to use them. They have defects—exposed bulb socket and metal contact points—which could result in fatal shock. In fact, the Commission has issued four warnings against the lamps. Richard O. Simpson, Commission chairman, has been especially critical of the magazines for accepting advertising for such products without checking on their safety. The Commission revealed that Greenland Studios, a major seller of the lamps, and *Ladies Home Journal* and *Family Weekly* are all subsidiaries of Downe Communications, Inc.

While the Commission itself cannot require advertising media to verify the safety of products, the Federal Trade Commission may be able to or could ask for this authority.

TV Hazards

Imported small appliances and toys are not the only often dangerous products and certainly domestic manufacturers also are responsible for hazardous products, as in the continuing incidents of fire and shock accidents involving TV sets.

In 1973, some 35 reported accidents from such sources, resulting in a number of deaths from fire and several electrocutions and personal injuries, were recorded by the Commission. No one knows, of course, how many similar accidents went unreported and unrecorded. In a recent nine-month period, eight manufacturers have notified the Commission that they have learned of such potential hazards in over 140,000 color TV sets that they themselves produced.

The troubling aspect of this problem is that the fire, shock and even explosion hazards of some models were revealed in 1970 by the temporary National Commission on Product Safety in which I myself served. Despite promises by the electronics industry to correct these problems voluntarily, the hazards continue.

At least some of the recent incidents resemble those reported four

years ago and arise from the same causes:

(1) Failure to recognize potential hazards when designing products, or even just taking a chance on possible design hazards;

(2) Lack of "accelerated aging" testing which might uncover hazards in new models;

(3) Inadequate testing of components such as transformers bought from various suppliers.

One 19-inch model was found to be hazardous because the high-voltage capacity was located too near the plastic housing and could cause arcing especially if dust accumulated. It took a fire in a Milwaukee home to reveal the danger.

Color TV sets appear to be more susceptible to hazards than black and white models, because of the higher voltage used, and portable sets seem to have more hazards than larger ones, probably because of the reduced size of components in the smaller models.

Since the TV industry has failed to establish effective voluntary safety standards, the Product Safety Commission is planning to hold hearings preparatory to setting mandatory standards. Anyone who has had personal experience with TV hazards can report them to Harvey Tzucker, Office of Standards Coordination and Appraisal, U. S. Consumer Product Safety Commission, Washington, D.C. 20207.

buyers'

bailiwick

Meanwhile, there are a few precautions you can observe, especially with color sets.

If you have an "instant-on" set, unplug it when not in use. Such sets always have a small amount of current feeding into the set even when turned off to keep them warmed up. Unplugging such sets is not only a safety precaution but saves electricity.

As we previously warned, heat is the enemy of TV sets. They need ventilation. Don't put a set against a wall or into a tight corner, nor build it into a cookcase or place it on a heavy pad. Don't pile magazines or newspapers on a set. Not only are they combustible, but they insulate the set and cause even more heat build-up. Also keep the set away from draperies, and far away if the drapes or curtains aren't fireproof.

Vacuum the set occasionally through the ventilation holes (without removing the back cover) to remove dust.

Any time you have the set serviced, ask the serviceman to check the condition of the insulation and main switch, and remove any dust.

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"Tight money" puts young families' future in hock

by Sidney Margolius, Consumer Expert for Utility Reporter

A stubborn policy by the Federal Reserve Board of keeping interest rates high is compelling homeseekers to pay 9% and more for mortgages, is pushing up housing costs in general, forcing some builders into bankruptcy, and adding to property taxes.

As the result of the Federal Reserve Board's policy, even the "prime interest rate" that banks charge the most credit-worthy corporations for business loans has shot up to over 12% at this writing. No doubt this rate will come down somewhat from these record-high levels. But interest rates will remain damagingly high as long as Arthur Burns, the Federal Reserve Board Chairman, holds onto the obsolete notion favored by some college professors that high interest rates are a sure cure for inflation.

In reality, a harsh "tight money" policy endangers job prospects as well as aggravating personal money problems such as whether you can buy a new house this year or sell your old one, how much your monthly payments will be on a car, and how much local taxes you have to pay.

When interest rates are high, Federal, state and local governments, school districts, and public utilities, all must pay more for their borrowings. You pay that extra cost in your income and property taxes, sales taxes, and gas and utility bills.

In fact, indirectly you pay for high interest rates in almost everything you

buy. This business expense obviously must be added to retail prices.

In general, tight money benefits well-to-do people with money to invest but compels a reduction in living standards of people who need to borrow to finance large items such as homes and cars. Savers, even small ones, are enjoying a boom in yields, with lines forming again to invest in short-term government obligations at high rates, and with yields of 9% and more available on such investments as corporate bonds.

But many working families, especially younger ones, are going to pay over and over in the years ahead because of today's high interest rates.

Here's how "tight money" affects your family and some of the ways you might cushion the impact:

Homeseekers are hit hardest. The increase in mortgage rates to 9% announced by FHA and VA early in July, on top of the runaway prices of homes, has barred most moderate-income families from the new-housing market and in many cases from buying used houses. The average new house now is \$36,000; the average used house, \$31,000. A family that assumes, say, a \$30,000 mortgage for 30 years will have monthly payments of \$241.50 a month (not including taxes) and will pay a total of actually \$86,940 on that \$30,000 loan. At current wages, a typical family would work five years to pay the interest.

And that's only part of the story. Builders and mortgage investment

companies are paying as much as 130% of the prime rate for construction loans, or 14 to 15% currently. These high fees become part of the price of the house.

Homeowners are affected in a different way. The present mortgages, at lower rates than now available, add value to the present homes. Too, this is no time, obviously, to "prepay" an older, low-rate mortgage since you can get higher interest for that cash in other investments.

Car buyers will find interest rates tend to be higher although car rates are not as volatile as the "prime" and mortgage rates. Still, the higher finance rates on top of higher price tags (cars are up over \$500 on average just this year) pyramid purchase costs.

Especially if buying a used car, best strategy is to borrow the cash from a credit union or commercial bank. Even when dealer rates for new cars are almost as low, their rates on used cars usually are higher.

Making as large a down payment as is feasible will help convince the bank to help you finance a car and also

reduce your borrowing costs. Finance charges even on a new car can increase your total cost 30-35%, and more on a used car.

Installment buyers and borrowers still find credit available but find banks promoting their credit cards more enthusiastically than personal loans. Bank credit cards and store revolving-charge accounts usually require a per annum rate of 18% (1-1/2% a month on the declining balance). In comparison, credit union and bank personal loans, which you can use for merchandise purchases, are more likely to cost about 12 to 14% per annum.

But consumers also are getting smarter. There's been an increase in use of bank credit cards to get cash advances for purchases, reports David H. Jones, economic research expert for the American Bankers Association. Consumers have come to realize that cash advances usually require finance charges of only 12-15% per annum (check your own card) while merchandise purchases on the same card cost you 18%.

ATTEND UNIT MEETINGS

A HISTORY OF THE C



Members standing by Line Truck are: Left to Right Clyde Boyd, Lineman and Buck Bennett, Sub Foreman.



Shown above are members working on transformers: from left to right Joe Don McMasters, Lineman; John F. Hartley, Electrician and Larry Giovannoni, Appr. Lineman.



Everett Inman Utility Worker II Oper., left and Manuel F. Lownes, Water System Mech. are shown by wheelbarrow.



Don Cadd - Sewage Plant Oper., left, Jim Lynd Utility Worker are shown posing with shovels.

After much investigation and research it was found that our Brothers working for the City of Healdsburg are working for a City with an interesting background. The City of Healdsburg was incorporated on February 20, 1867, is a General Law City, has a population of 5,131 and consists of 1,299 acres. The City of Healdsburg was organized by I.B.E.W., Local 1245 on January 1, 1969. We are proud of our Brothers who work in the different departments of the City of Healdsburg and who are adding to the history of the City.

The history I am referring to is as follows:

WATER SYSTEM

First the Indians and then the earliest settlers enjoyed the cool waters of the springs on the slopes of Fitch Mountain. It was these same springs that furnished water to the City of Healdsburg when the first mains were laid into town in 1876. This step forward was the work of Maynard, Fritsch and Borwman, who had been granted a franchise by the Trustees to lay iron pipes throughout all the streets of Healdsburg, agreeing to furnish to the City, free of charge, water for the extinction of fires, and the said boon to be granted for a term of fifty years. The spring water was piped to a reservoir located on a knoll and piped from there into town. About 1890 the system was sold to Frank and Al Koenig who continued to exercise the franchise to serve the City.

In the year 1898 the City Council decided to investigate the possibility of municipal ownership of both the electric and the water systems. Frank and Al Koenig, then owners of the water plant, were offered \$8,000 by the City for their system and their franchise, which had yet more than 25 years to run, on February 14, 1898. Koenig appeared before a special meeting of the Board and made a counter proposal, offering to sell for \$12,000. After more bargaining an offer of \$9,000 was accepted by Koenig.

At an election held March 28th a bond issue of \$80,000 was approved for water and electric plant improvements. It wasn't until 1899, after some delay in selling the bonds, that a final bid was received from the James Stanley Co. for \$32,096 for the installation of additional water mains. When the City took over Koenig's water system, it got the old pumping plant and site at the river, the reservoir site, and a rudimentary system of mains and service pipes to a limited number of customers. They laid 3,794 feet of 8 inch mains, 5,419 feet of 6 inch mains, 19,954 feet of 4 inch mains, 2,759 feet of 3 inch mains, and 9,437 feet of 2 inch mains.

At the same meeting that Stanley received his final payment in April, 1900, it developed that the reservoir on the hill needed considerable repairs, and it was decided to erect a concrete wall 42 feet long and 10 feet wide to prevent seepage of water out of the reservoir.

Demand for water had become so great that on May 2, 1904, the Council authorized the Water and Light Committee to proceed at once toward building another storage reservoir alongside the old reservoir. A year later a contract was awarded for roofing the City reservoirs with double shakes for \$1,490. In 1921 a chlorination plant for the water supply was purchased at a cost of \$615. At a bond election in June, 1922, \$8,500 was authorized for new water mains to be laid under streets then to be paved. Many water main extensions and improvements to the system were made and paid for from current revenue.

A new concrete million gallon reservoir located on the right fairway at Tayman Park golf course and 19,999 feet of large mains were added after the bond election of 1949 which authorized \$170,000 for these improvements.

In 1957 land was deeded to the City for a well, reservoir site, fire station, and easements to service such improvements, all at no cost to the City. A 657,000 gallon reservoir, 16 inch well and pumping station were completed the same year. This reservoir was dug into the rocky soil on the ridge of the hill north of the City and lined with reinforced concrete. The improvements on the property were financed from current revenues.

With the wells and water pumps in use in 1905 they could, by working at capacity, pump 500,000 gallons of water a day. It stands to reason they actually pumped much less than that. But today, if 500,000 gallons of water were pumped a day, for 365 days, it would have been 309 million gallons less than was actually pumped last year.

ELECTRICITY

In the City of Healdsburg on February 13, 1900, the lamps began to glow. For it was on this day that the water valves at the Gird ranch were opened and the hydroelectric dynamos began whirring, turning current into the supply lines and ending in the globes in Healdsburg that had lain idle for nearly a year. A big salute was given by the townspeople when the lamps were turned on.

Electricity first came to town in 1893 when Baron Von Schilling, who operated a factory to make grape must, installed dynamos at the plant and began the manufacture of electricity as a sideline. This later gave way to a private electrical plant owned by A.H. Babcock.

The City Council decided to investigate the possibility of municipal ownership and in 1898 offered Mr. Babcock \$5,000 for his plant. Mr. Babcock flatly refused and threatened to enjoin the City from attempting to build a rival plant. The Council raised its offer to \$7,500 but still Babcock would not listen whereupon the City immediately launched a call for a vote on a bond election for \$80,000 to be used for construction of an electric plant and also for expansion of the recently purchased water system. On March 28, 1898, the bond issue carried by the overwhelming vote of 362 to 63.

The course of municipal ownership was not to be so smooth, however, for Babcock, owner of the existing light plant, did as he threatened, brought suit against the City and secured an injunction against their proceeding with their plans.

In January, 1899, a boycott of the company was urged and many of the town's leading firms and even the City Hall severed their service wires and returned to the use of gas or coal oil.

Deciding to deliver a master blow to Babcock's light plant, the Council, at their February meeting, adopted an ordinance regulating the size of light poles and requiring power wires to be a certain size, both figures being in excess of the supply lines of Babcock. In March the street commissioner was notified to begin

ITY OF HEALDSBURG

removing poles and wires not meeting requirements and as soon as one or two poles came down, Babcock capitulated, said he would take down the others and abandon operation of the plant.

Early in April the Superior Court dissolved Babcock's injunction and the old light company was washed up. For about ten months Healdsburg was without electric current until the new plant could be built and put into service.

At their meeting of August 1st the Council awarded a contract for the light plant. Six months later water from the new reservoir was carried through a ten inch flume to the generator below and energy coursed through the aluminum conductors into Healdsburg.

For nearly two years all went well, but it soon became apparent that the plant must be expanded. September 6, 1904, the Council awarded a contract for auxiliary generating equipment, a boiler, engine and oil burner, and dynamo, to be installed at the sub-station. Further improvements to the light plant were made over the years but in 1920 it was found that the old hydro-electric plant was not only wearing out but the City had entirely outgrown the capacity of the plant and the City was purchasing from the Calif. Telephone and Light Company nearly as much electricity as was produced on their own.

About the time John Grant was boring wells in the live steam of the Geysers, the City Council considered installing turbines and generators there and wiring the electricity over the mountains to the old Powerhouse and feed it into the transmission line. Grant wanted three-fourths of a cent per kilowatt for energy produced by his steam. The estimated installation of equipment was \$46,000 so the plan was abandoned.

A survey of the plant revealed that the springs and gravity lines above the power house were in need of extensive repairs, the pipe line to the Pelton waterwheel was too small, and the switchboard equipment and wiring were obsolete and dangerous.

Early in 1924 the City contracted with the Pacific Gas and Electric Company for purchase of its entire requirements of electric energy at wholesale rates, abandoned manufacturing electricy and sold its equipment and water rights.

WASTE DISPOSAL

Although the proposal had been suggested and seriously considered, Councilman T. S. Merchant, at a meeting on November, 1901, opposed a plan to run sewage into the Russian River. Mr. Merchant, with John Favour, had been appointed by Mayor H. H. Pyne in April, 1900, as a standing "Sewer Committee" and they had just completed a survey of other cities to determine the best system for Healdsburg. Up until that time, sewage was disposed of by the old out-house method, with some cesspools for the newer homes and business houses. The committee continued to work and report all through 1901 and 1902. At the August meeting of the Council plans prepared by Engineer Richardson for a sewer system were accepted. Nothing further was done, however, but by January, 1904, the Council was talking about a septic tank disposal plant. Probable sites were discussed, other members were appointed to the Sewer Committee but little was accomplished. A mass meeting of citizens in April, 1905, favored installation of a disposal system.

The City Council hired an engineer, J. C. Parsons, who submitted in September, 1905, an estimate of \$34,450 as the cost of a system. At the April 13, 1908 municipal election an unofficial vote was taken on whether the people favored bonding the City for building a sewage disposal system and the vote was 342 in favor to 160 opposed. Again nothing was done for the next two years. Finally on April 11, 1910, a bond election was held for \$45,000 for a sewer system and it was turn down flatly by a vote of 72 in favor and 122 against.

Another engineer, W. H. Costner, Jr., of Napa proposed a more modest system and in April, 1911, submitted an estimate of \$4,240. At that meeting the site for the plant was acquired from R. K. Truitt, the point of land at the railroad and Healdsburg Avenue, where the Chamber of Commerce building is now located. On May 15, 1911, bids for the work were opened.

The first lines were almost entirely in the business section of the town, and from that small beginning, mains were later extended as funds permitted. The three septic tanks at the railroad struggled to handle the increasing load and it was finally determined that other methods would have to be devised.

On June 7, 1937, the City issued \$35,000 in bonds to build a modern sewage system which had been approved by the voters in April. A tract of several acres was purchased on the bank of Dry Creek at the bridge west of town and the plant installed. In 1949 the voters approved sewer bonds for \$40,000 to add a digester at the disposal plant and to extend sewer lines into the newer parts of town. Various other additions and improvements have been made to the system in recent years but the City has outgrown the capacity of the disposal plant to handle sewage and we are again faced with the necessity of building new sewer treatment facilities.

FUN AND GAMES

Tayman Park is a nine-hole golf course acquired by the City in 1935 by purchase from the Salvation Army who at that time held a mortgage on the tract.

The course was at first privately owned by the Healdsburg Country Club which was composed of 106 members who subscribed \$100 each and purchased in 1922 about seventy acres of the Cuse tract. Within a year the present course was completed and the club prospered and grew until hit by the depression. By 1934 only 25 active members were left and they were unable to finance the maintenance any longer, and it was at this time that the club arranged to transfer their equity to the City.

The clubhouse, rebuilt in 1936, is used by the men's and women's golf club and is also rented to other groups as a meeting place with dining facilities. A putting course was originally located on the site of the parking lot but this was replaced in 1937 with public tennis courts, lighted for night games. In 1963 the small starting course at No. 1 tee was replaced by the present pro-house situated on the crown of the hill overlooking the first and second fairways and the tennis courts were removed to make way for much needed parking.

The Villa Chantecler in its day was the leading French Resort north of San



Shown kneeling is Bill Atkinson Utility Worker Foreman.



Lloyd Taylor, Chief Mechanic, is shown by a street sweeper.

Francisco with accommodations for as many as 200 persons on special holidays and an average summer long attendance of 75 vacationers.

The "Villa" was established in 1910 when a Frenchman by the name of Pradel built several cabins and a screened dining pavilion and informed French organizations in San Francisco that this was the ideal spot for their vacation. A horse and buggy was sent to the depot on the arrival of each train to take people to the hill. Later a small bus replaced the horse and buggy. In 1916 Victor Cadoul purchased the Villa and expanded the facilities. Those interested in swimming and boating were taken to the river down a wagon road below Eagle Rock. Ownership changed hands several times through the years: Peter Roquier in 1926, and Victor Cadoul again in 1930 at which time the new dining room was built and it was claimed to be the largest between San Francisco and Eureka. About this time the custom started of taking all the vacationers at the "Villa" on a weekly trip to the Italian-Swiss Colony at Asti.

In 1934 Lucien Delagnes purchased the resort, added more cabins and made many improvements, establishing a far-flung reputation for the place. On June 29, 1945, he sold the resort with seventeen acres of land to two men, who had plans to make major changes and improvements. Three months later, in September of 1945, the dining room was burned to the ground but by the middle of 1946 the new and present Villa Chantecler was under construction. This was an elaborate structure that was completed in 1947, but before the landscaping and development of the grounds could be finished and only a few weeks prior to its scheduled opening, the owners declared bankruptcy and all further construction ceased. A caretaker was appointed to remain on the premises and he maintained the building until it was purchased by the City of Healdsburg in October of 1955.

Since its acquisition the City has developed the picnic area, installed air conditioning in the dining room, modernized and equipped the kitchen, and furnished water and sewer service to the premises. The custodian, Joe McMasters, a member of I.B.E.W., Local 1245, takes pride in maintaining this as the outstanding banquet rental in the county. The buildings and grounds are suitable for dances, banquets, receptions and barbecues, and are continually in demand.

Joint training program for San Francisco and North Bay Stewards



Bus. Rep. Frank Quadros is shown explaining changes in the contract.



Shown above are some of the participants of the joint No. Bay-San Francisco steward education program. This was the first in a series of six meetings.



This photo shows more of the participants of Local 1245's steward training program. If the stewards attend at least four out of the six meetings they will receive a certificate of completion.



Corb Wheeler, Bus. Rep., is shown addressing the stewards.



Bus. Rep. Jack McNally is shown explaining the changes in the PG& E pension plan.



North Bay and San Francisco area stewards are shown listening to contract explanations.

End tight money policy

(Continued from page one)

to the back pages, mostly the financial pages. There the bond buyers can see them and estimate what return they will bring, while the general reader rarely gets around to seeing what's going on.

"This is an example of interest rate inflation when the news media is beginning to point the finger of blame at workers getting catch-up wage increases to meet the huge increase in the cost of living," commented Nathaniel Goldfinger, research director for the AFL-CIO. "The wage story is widely publicized, while the interest inflation, which is utterly unjustified, gets no attention."

Organized labor for many years has fought "tight money" policies that hold the economy back and reduce employment. It has also called for an end to tax-exempt bond issues that benefit the wealthy at the expense of the low and medium income taxpayer who not only has to pay the bill for the tax exemption, but is even denied the opportunity to share in the tax bonanza.

The cost to the average American of high interest rates, not only in terms of jobs, but also of money, is incalculable. Yet a few simple statistics should suffice to tell the bitter story.

When the Nixon Administration came to power in 1969 the unemployment rate was 3.6%. It is now 5.2%.

During the past five-and-a-half years, the cost of living has gone up 24.4 points, the Consumer Price Index going from 121.2 to 145.6.

And the rate of increase in personal interest income has gone up 82% from an annual rate of \$55.1 billion in January of 1969 to an annual rate of \$100.3 billion during May of this year.

During the same period, the total wage and salary income for American workers increased from an annual rate of \$486,000,000 billion to \$774,000,000 billion, or a gain of only 53%, which was shared by a larger work force that increased from 80,773,000 in 1969 to 90,700,000 this year.

What is clear is that the personal interest sector of the economy has benefited far more than the wage and salary income sector ever since "tight money" has gone into effect. The spread between the two represents the injustice of the Nixon economic policy that has held down wages while opening the door to unprecedentedly high interest rates.

Labor's call for an end to the "tight money" policy and its huge boost in interest rates needs desperately to be heeded.

Toledo Union Journal

Highlights of recent settlements

Sacramento Municipal Utility District

The initial meeting with SMUD was held on May 14, 1974. After eight meetings with the District, the Union negotiating committee took a wage offer out to the membership without a recommendation, and it was rejected by a vote of 295 to 17. Along with the rejection the membership voted to strike SMUD if there were no further improvements offered. The committee was directed to seek further negotiations, if possible, and negotiations were resumed on June 20, 1974.

At this time it was mutually agreed that the State Conciliation Service could be of some help to working out an agreement. Jim Lucas of the State Conciliation Service was assigned to this task and it was the opinion of everyone involved that Mr. Lucas provided valuable assistance in bringing about a satisfactory agreement.

On June 21, after an all day session of negotiations, at approximately 12:00 p.m. the Union committee was handed injunctions in the main lobby of the SMUD building by guards employed by SMUD.

On June 22, negotiations were resumed and late in the evening a tentative agreement was reached by the committees.

On June 23, the District negotiation committee met with the Board of Directors at 8:30 a.m. and received an OK on tentative package. Union committee immediately organized an informational meeting for that afternoon (Sunday). There were over 300 members present at the meeting to hear and discuss the offered package. Due to the time element involved the decision was made to have the

ratification vote on District property Monday morning, June 24.

On June 24, the vote was conducted smoothly and efficiently and the final tally was 264 to accept against 187 to reject.

The package included a 10% wage increase, effective June 23, 1974, and an additional 6%, effective Dec. 22, 1974, also a cost of living formula based on the all cities C.P.I. which will give employees several percentage increases in 1975 if inflation continues, also several special pay adjustments for different classifications, an increase in shift differential, a provision for replacement of tools, improvement on group hospital plan, and modification of grievance procedure.

The Union committee was made up of men from a number of different work areas. They include Al Wolf, apprentice lineman; Tim Curtis, apprentice electrician; Ron Messina, tree trimmer; Oscar Bingen, crane operator; Jack Noble, hydro operator (Fresh Pond); Dick Beede, lineman; Mert Walters, Asst. Sr. Bus. Manager and Dick Daugherty, Bus. Representative.

Aside from the gains attained in wages and other conditions obtained through bargaining at the table there has developed a feeling of brotherhood among the employees we represent.

From the start of negotiations, back in early May there has been a steady increase in new members, and until the final week of negotiations when there was a tremendous surge of new member sign-ups. We went from approximately 43% membership to over 80%.

Paradise Irrigation District

Members employed by Paradise Irrigation District unanimously ratified a new one year Memo of Understanding which will take effect July 1, 1974.

The new agreement provides for:

1. \$70 per month general wage increase.
2. Medical and dental plan with full family premiums being picked up by District.
3. Calif. Vision Service with full family premium being picked up by District.
4. Provide for upgrades.
5. Eliminate compensating time off for overtime.
6. Provide one week's bonus vacation every 5th anniversary year of employment.

Negotiating Committee members were: Shop Steward Jack Boles and Business Representative Dean Cofer.

At a special meeting held June 17, 1974, members represented in Unit E of the City of Oakland accepted the results of this year's negotiation. The following improvements were made:

1. Payment of 100% of medical insurance premiums for employee and 80% of all dependents' premiums.
2. Grievance procedure, covering Memorandum and discipline with final step of Advisory Arbitration.
3. Modified Agency Shop, providing there is a 2/3 majority vote of the membership on this provision.
4. Wages - 8-1/2% effective 7-1-74. The rate for 1975 and 1976 shall be determined by the Reading Formula with a range of between 3% and 7-1/2%.
5. Term - 3 years.

Negotiating Committee members were: Cecil Jackson, James Rowley, James Harvey and Veodis Stamps.

City of Oakland

Sacramento Regional Transit District

Local Union 1245 submitted proposals to Mr. William Bourne, General Manager of S.R.T.D., on March 25, 1974, indicating Union's desire to discuss improvements and modifications of current agreement on retirement benefits.

Union committee was composed of John Rodgers, Wilfred Nunez, Mert Walters, and Richard Daugherty.

The initial meeting between parties was held on May 29. Two million six hundred and seventy nine thousand eight hundred and nine.

After five meetings the District negotiating team was persuaded that there should be several improvements made in retirement agreements affecting maintenance employees, whom we represent.

Most of our members view the improvements as significant and are pleased with the changes.

The changes include:

1. Increase the minimum payment to people retired before 1968 from \$100.00 to \$200.00.
2. Disability retirement benefits will be increased from 1 1/2% computation to 2%.
3. Employees classified as maintenance employees shall be credited with equivalent service credit for each one hour of unused sick leave upon retirement, rounded out to the nearest 1/4 year.

Proposed package was ratified June 13, 1974, by a vote of 25 to 2.

PG&E Blue Shield Plan

The recent settlement between Local 1245 and the Pacific Gas and Electric Company provided certain improvements in the Blue Shield Plan.

The home and office two-visit deductible was changed to a \$30.00 deductible per person per calendar year. Benefits will continue to begin with the first visit in accident cases and in illness cases, after the first \$30.00 of covered charges has been satisfied.

This change was effective on July 1, 1974. For the remainder of 1974 the above benefit will be administered on the following basis:

1. If the patient had two visits during the period 1-1-74 to 7-1-74 the \$30.00 deductible will be considered fulfilled and the visits that occur in the remainder of 1974 will be paid.
2. If the patient had only one visit during the period 1-1-74 to 7-1-74 and after the patient has had one visit after 7-1-74, the \$30.00 deductible will be considered fulfilled. However, in no event will the total deductible in this case be more than \$30.00.

EXAMPLE:

From 1-1-74 to 7-1-74

-one visit \$20.00

7-15-74 - one visit \$15.00

Patient pays \$10.00 of 7-15-74 visit and Blue Shield pays \$5.00. Blue Shield then pays for each visit for the remainder of 1974.

3. If there are no visits in the period

1-1-74 to 7-1-74 the claims will be referred to a claims examiner and personal adjudication for the application of the \$30.00 deductible will be made.

City of Gridley

The employees of the City of Gridley voted in an election held by the State Conciliation Service to have Local 1245 as their exclusive Bargaining agent. Since that time the parties exchanged proposals, held bargaining sessions, and have reached an agreement which was ratified by the membership.

Since this is a new agreement there is no existing language.

The highlights of the new agreement are as follows:

1. 7 1/2% general wage effective July 1, 1974.
2. Inequity wage adjustments ranging from \$40 to \$230 a month for various classifications.
3. 90 days maximum accumulation of sick leave - an improvement of 60 days
4. Tentative agreement on apprenticeship program for lineman.

The basic language covering benefits, wages and working conditions has been agreed to but is too lengthy to outline in the paper.

Members of the negotiating committee were: Cary E. Friedman and Tony Morgado, Bus. Rep.

On Good (^{Expletive Deleted}) Language Among Leaders

"One thing I have noted as I have traveled around the country are the tremendous number of children who come out to see the presidential candidates. I see mothers holding up their babies so they can see a man who might be President of the United States. I know Senator Kennedy sees them, too. It makes you realize that whoever is President is going to be a man that all children of America look up to or look down on, and I can only say I am very proud that President Eisenhower *restored dignity and decency and, frankly, good language* to the conduct of the Presidency of the United States. And I only hope should I win this election that I could approach President Eisenhower in maintaining the dignity of the office, and see to it that whenever any mother or father talks to his child, he can look at the man in the White House, and whatever he may think of his policies, he will say 'Well, there is a man who maintains the kind of standards personally that I would want my child to follow.'"

—Richard Nixon, third debate with John E. Kennedy, Oct. 13, 1960.

Pennsylvania AFL-CIO NEWS

The Safety Scene

SEA HAZARDS

The earth's surface is roughly 75 per cent water and 25 per cent land. You know a lot about the hazards of each.

But what about nature's no man's land - the surf - where water and land meet?

When you wade into an ocean or lake and keep going until the water is up to your neck, you still have both feet on the land - your natural domain - but part of you has also entered the marine world.

Whose turf is the surf? And are there hazards in no man's land? Hazards there are - and sometimes you don't have to wade in up to your neck to find them.

Last August, Mrs. Violet J. Crouse, 44, of Edison, New Jersey and her 11-year-old daughter, Jacqueline, arrived at Long Branch on the Jersey shore for a weekend of rest and recreation.

It was a beautifully warm and sunny day, so they quickly donned their swimming suits. On the beach, however, friends warned them not to enter the water for there were no lifeguards and the surf was particularly rough.

But Jacqueline said: "I'd just like to go into the water up to my ankles."

She was immediately caught in the undertow and as she went down her mother plunged in to save her.

She reached Jacqueline and was holding her tightly when both were propelled out to sea by the backwash from the rolling surf.

As somebody ran to call for help, witnesses saw an arm wave and heard muted shouting before the pair bobbed out of sight.

The Coast Guard dispatched a search plane, a helicopter and a boat. They combed the area carefully and finally found the mother's body - which had been swept 500 yards offshore by the powerful currents.

The search continued but Jacqueline's body wasn't found.

"I'd just like to go into the water up to my ankles." Jacqueline's last words testify to the treachery of surf.

But the case for caution is too important to rest on the testimony of one witness. To convince you beyond a reasonable doubt, consider this evidence:

Last August, Dr. Charles P. Izzo, 50, and Dr. Richard Shapazian, 36, (both good swimmers), drowned off Nantucket Island, Massachusetts, when they were "carried out to sea by strong currents."

Last August, Jimmy Spratling, 13, his 12-year-old sister, Eva, and Theresa Williams, 13, drowned off Waveland, Mississippi, when they were "caught in the undertow."

Last July, Daniel G. Swick, 18, drowned off Ocean City, New Jersey, when he was "pulled out by the undercurrent."

Last January, Delain S. Humphrey, 43, drowned off Haena Beach Park, Hawaii, when "all of a sudden the waves got big and she was pulled farther from the shore."

Last October, Vincent Vahl, 35, drowned in the surf south of Jensen Beach, Florida, after "the beaches had been closed due to a strong undertow."

Last October, James P. Oliver, 20, drowned near Andy Bowie Park, Texas, when he was "caught by a succession of surf waves and went under."

Last August, Ben Brokamp, 13, ("a good swimmer") drowned near Seaside, Oregon, when he was "swept out in an undertow."

Undertow, undercurrent, rip current, riptide, backwash - no matter what you call it - surf can develop tremendous suction.

Last August, at Jones Beach and Fire Island, New York, four people drowned in one day and 25 others were rescued by lifeguards and helicopters when "extreme high and low tides, combined with a severe undertow, made swimming hazardous."

And last July, at Newport Beach, California, 152 people had to be rescued in a single day as "lifeguards battled eight to 10-foot surf and the strongest riptides of the year."

Surf pulls. It also pushes. Last February, Debbie Ann Simoneon, 21, a recreation major at San Jose State University and YMCA swimming instructor, drowned in the surf at Bonaire Island in the Caribbean. She was "caught in the surf and slammed into the rocks."

Surf pulls and pushes - inhaling and exhaling like a huge respiratory system. Last September near Monterey, California, a man and wife were fishing from the rocks. A large wave smashed Shoji Matsuoka against the rocks, injuring him - then pulled his wife, Kuniko, 26, into the water where she drowned.

Surf pulls, pushes and sweeps sideways as well, producing "lateral currents."

Mr. and Mrs. Van Allen Monroe and their 5-year-old son, Van Allen, Jr., were enjoying the beach at Manasota Key, Florida, last September when suddenly the little boy vanished.

According to volunteer fireman Sam Wadhams, "The family apparently just turned around and he had disappeared."

Wadhams found him washed up on the beach half an hour later and *half a mile away* from where his parents had last seen him.

"It was an awful shock," Wadhams said, "to find the body there - a beautiful, blonde, freckle-faced lad. I think the tragic memory will stay with me always."

Hidden "water" holes

Surf and its currents are so powerful, they often dig deep holes and channels in the sand which can become watery death traps for the unwary.

Clarence Otis Roy, 12, couldn't swim, so he just went wading last August at

Colonial Beach, Virginia. Patrolman Rodney Davis said the boy was only 10 yards from shore when "he just dropped off and didn't come back to the surface." Dragging operations began and the body was found half an hour later.

Arthur Duffy, 42, couldn't swim either. And while wading in Peconic Bay, New York, last August, he also disappeared. Police said he "stumbled into a hole in the bay where the water was over his head and apparently he panicked." The body was found an hour later.

The Camacho family went to the beach last September at Key Biscayne, Florida. In the afternoon Vidal, 15, and Edwin, 12, went in for another swim.

Nereida, 13, said she saw her brothers walk into the water up to their knees. "Suddenly they just went down. It looked like they fell in a big hole." Dade County divers found Vidal's body shortly afterward. Two hours later, a Coast Guard helicopter crew sighted Edwin's body half a mile away.

Dr. E. Shannon Stauffer is chief of the spinal injuries service of the Rancho Los Amigos Hospital in Downey, California, and he has a professional interest in water sports.

After conducting a study of cervical spine injuries resulting in quadriplegia (paralysis of all four limbs), he found that a significant number occurred in surf.

Some were surfers who were thrown off their boards and dived or fell head-first in shallow water.

Twice as many were body surfers who were thrust downward by waves and driven into the sand like piles for a dock.

And some patients - merely standing on the ocean floor - were paralyzed by diving over breaking waves and striking their heads on the bottom.

All of those quadriplegics broke their necks while diving toward the beach. But Curtis Pack, 34, broke his neck while diving in the opposite direction.

Last July, at Newport Beach, California - on the same day those 152 swimmers were rescued from the riptides by Newport Beach lifeguards - Pack ran out into the surf, dived in and hit bottom. Lifeguard Lieutenant Logan Lockabey said Pack "misjudged the depth."

Surf pulls and pushes and sweeps you; surf digs holes and channels that trip you; surf's breaking waves hammer you like a pile driver; surf's rapidly changing depths fool you.

Surf throws driftwood and other deadly debris at you; surf's plant life snags you; surf's animal life stings you and bites you.

And surf is so much fun, it will give you and your family some of the best days of your lives!

Don't let those accident reports turn you off. An accident is a bad scene, true, but safety isn't. On the contrary. Safety simply means knowing about hazards, and how to avoid them. Safety means freedom - freedom from harm, freedom to live life more fully.

Beach behavior

The following safety tips tell you how to avoid the hazards of surf. Most of them come from the first-hand experience of the National Surf Life Saving Association of America, and from its spokesman, Marine Safety Captain Douglas G. D'Arnall.

Swim only when lifeguards are on duty. More than 80 per cent of last year's drownings in California and Florida occurred on unguarded beaches.

Supervise small children at all times. Don't buck your responsibility to the lifeguard (he has to watch lots of children). Be extra cautious when the surf seems rough; toddlers are especially vulnerable to currents.

Ask the lifeguard if beach and surf conditions are safe for swimming.

Don't panic if you're pulled offshore by a riptide. Relax and swim on a 45-degree angle toward shore until you're free of the current. If you're unable to swim out of a riptide, don't be shy about calling or waving for help.

Don't dive into unknown water or into shallow breaking waves.

If you or your children can't swim, never wade in unfamiliar water. That way you'll avoid falling into deep holes and tide channels.

If you or your children can't swim well, stay off of rafts, mattresses and other floating objects. You can fall off or drift away into danger. (If you can swim well, don't float out beyond your swimming ability, or beyond the lifeguard's effective range of rescue - which usually means 100 yards.)

Stay away from ocean piers. Lateral currents can pull you into pilings covered with razor-sharp barnacles.

Beware of floating debris such as driftwood and surfboards. Powered by the surf, it can pack a wallop.

Marine life: Seaweed and eel grass aren't dangerous. When you come into contact with them, clear yourself with slow and gentle movements. But if you panic, quick thrashing movements will only wrap them around you more tightly.

Danger of attack by marine animals in surf is minimal, and so are the precautions. Confine yourself to beaches that are guarded and maintained for safety. If you avoid submerged rocks, you'll avoid the mild sting of the spiny sea urchin. If you see a jellyfish or Portuguese man-of-war, steer clear of its stinging tentacles and report it. And if sharks are reported in the area, stay out of the water.

Only the stingray deserves a little more detail, for its ship-like tail stings about 1,000 Americans each year. The sting isn't fatal but it is painful and often slow-healing.

Victims are usually waders who step on the stingray's back as it lies motionless and partially buried in sand; the tail then flips up and drives the stinger into the foot or leg. To protect yourself, simply shuffle your feet - which routs the ray and reduces the danger of stepping squarely on its back.

Finally, beaches are for play - not horseplay. And that includes not calling for help as a prank; aside from the obvious reasons, someone else may actually be in danger.

See you at the beach - and don't forget the mustard!