

*Illinois*  
**R.E.N.**  
RURAL ELECTRIC NEWS

JUNE 1970



# National News Notes

Let's dream of what abundant power can do

■ Increasing availability of low-cost power is a major factor that will enable this nation to double its production, or gross national product, every 20 years—and radically alter our way of life, more than 100 cooperative managers from the United States and Canada were told recently in Minneapolis.

Dr. Paul G. Craig of Florida State University asserted, "This kind of production will lead to a service-oriented society where work is attuned to leisure, with the difference between the two becoming increasingly blurred. The time will come when people will be asking of a job, 'If I didn't have to have the income, would I buy the job?'"

You may not agree with this, but Dr. Craig insisted: "Hard work as a means of earning a living is now coming to an end for much of America and about the only people who realize it are the young. The older, depression-reared generation finds it hard to realize that technology is fast making the kind of production-bent work of the 1930s obsolete."

Dr. Rene V. Dawis, professor of industrial relations and psychology at the University of Minnesota, urged that work be made more meaningful to people. He said that production-oriented work eliminates much of the individual satisfaction which used to characterize the craftsman.

"Workers nowadays must also be motivated by means other than the old-time 'punishment' or fear theory," he continued. He urged greater use of modern management techniques, including "feedback" systems from worker to management, and better ways of letting the worker know how he is doing on the job and giving quick praise where it is required."

But more power is needed in numerous areas

■ The Northeastern United States during the next two years may face its worst power shortages ever—and the area's shortage problems could linger for another decade.

This was the view expressed recently by John N. Nassikas, chairman of the Federal Power Commission. He said the reserve capacity of area electric utilities has declined from a margin of 10.3 per cent last year to 9.3 per cent this year.

"I would characterize this area (the Pennsylvania-New Jersey-Maryland power pool) as a tight situation as in New York, and this cannot be resolved between now and this summer," the chairman asserted. Power shortages, he said, most prevalent in the Northeast and Mid-Atlantic states, "have developed in the first place over the past five to six years and the resolution of the problems will require at least five years to a decade."

Growing co-op subsidiary changes name

■ Farmland Industries, a major Kansas City-based cooperative, has announced that a new name, Farmland Foods, Inc., henceforth will apply to a subsidiary in which all Farmland food operations will be incorporated.

"Ultimately we will develop a Farmland trademark that will apply to food products that we market, said Ernest Lindsey, president of the regional cooperative. "There is logic in applying our corporate family name to these operations."

Facilities that will be part of the new organization and pork-packing plants at Denison and Iowa Falls in Iowa; a beef packing plant at Garden City, Kan.; a turkey processing plant at Cherwa, Colo.; egg plants at Hutchinson, Kan., and Eagle Grove, Iowa; three swine testing stations in Iowa and one in Nebraska.

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## CONTENTS

### ARTICLES

FHA Helps Build Rural Areas	4 & 5
IMUA Policy Conference Held	6
Caution Can Save Your Life	7
Subdivisions Thrive in Rural Illinois	8

### FEATURES

What's New	14
Pen Pals	17
Wonderful, Timely Recipes	18 & 19
Something New in Refrigerator-Freezers	20 & 21
Patterns	22
Rural Exchange	23

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# Progress in Rural Areas

Sometimes it seems the worst obstacle in the way of vitally needed change lies within our own minds: the conviction that "things have always been this way; we'll never change; and anyone who thinks we will is an impractical unrealistic dreamer."

But things do change, sometimes with startling suddenness, but more often at a snail's pace, so slow that it may seem no progress is being made.

A dramatic example of vast improvement against terrific odds, of course, is our own electric cooperative program first in its inception, belatedly, in the mid-1930s and now in the continuing progress as nearly 1,000 such cooperatives throughout the land quietly, determinedly battle new crops of problems that would choke off the ability of cooperatives to continue effective service to their more than 20 million members.

COOPERATIVES have no intention of losing this battle. Their leaders and their members have great confidence in their ultimate ability to solve current problems and continue rendering efficient, unselfish service to their entire areas.

In our state we have a wise saying that electric cooperatives are "Good for All Illinois." The same is true on a national basis.

Another example of important progress against odds was demonstrated recently when members of the Farmers Home Administration state advisory committee joined key staff members and Illinois Director Kenneth A. Stark in a two-day tour through Lawrence, Wabash and Edwards counties.

They visited numerous FHA borrowers. They got to know them. They exchanged question and answers and, we think, both sides came away better informed and with an even greater appreciation for the program.

MOST OF THE borrowers visited are members of Norris Electric Cooperative of Newton, whose manager is Damon Williams and whose board president is Dallas Miller.

Two borrowers not many years ago were hard-working farm hands, efficient, skilled but with limited prospects of becoming independent operators. They're achieving that status today, partly through their own splendid efforts and partly through some assistance from FHA which arranged loans that are being repaid with interest, but which were unavailable from any other source.

DOES THAT SOUND vaguely familiar? Does it remind you of how the Rural Electrification Administration helped rural residents provide themselves with previously unavailable electric power—at a time when no one else would do the job?

In each instance the loans are being repaid, with interest. In each case our state and our nation are better because of these programs.

There are other phases of the FHA program that merit watching and support. One is the loan program to small communities and groups of rural residents seeking to build their own water or sewer systems.

Mr. Stark and his group visited the Petrolia Water District in Lawrence county. A \$316,000 FHA loan has been approved to provide a water system for a minimum of 260 rural area families. Fifty per cent are farmers. Soon work on the system will start. Water lines will be laid, frequently near Norris Electric power lines. And the area affected will become an even more desirable place in which to live.

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OUR COVER—Farmers Home Administration representatives hear what an FHA loan has meant for James F. McNew, left, operator of a bulldozing business at Bridgeport. Others from left are Keith L. Wilkey, Coatsburg, an FHA Illinois committeeman and Quincy farm editor; John F. Lawless, FHA county supervisor, Lawrenceville, and Kenneth A. Stark, state director of FHA, whose headquarters are at Champaign.

# How FHA Helps Build

By John F. Temple

How do you measure the effectiveness of a federal program that in Illinois has been making possible loans of around \$40-million annually, mostly to individuals who couldn't borrow from private lending agencies?

It isn't easy, says Kenneth A. Stark, state director of the Farmers Home Administration—but one way is to talk with farmers and others who have received such loans and are repaying them with interest.

These conversations can be a revelation. Newmen and others found this to be true recently when they accompanied members of the state

"Jiggs" McNew of Bridgeport. "In 1967 I got a \$3,500 FHA loan to buy a tractor truck and build a low-boy trailer. I had to have it to move my bulldozer from job to job. I couldn't have stayed in business without it. The FHA was the only place I could get a loan. The loan was a good deal for FHA and a great thing for me."

Down the road young Kenneth Roney, 30, a self-employed carpenter and home builder, was happily working on his own new home, set on an attractive five-acre country site. His vivacious wife, Mary, was enthusiastically "supervising."



Keith L. Wilkey, left, Coatsburg, a member of the Farmers Home Administration Illinois Advisory committee, with Kenneth A. Stark, state director. Other state committeemen are Ervin L. Jurgens, Arthur; Richard E. Stone, Springfield r.r. 6; Russell W. Stauffer, Durand; Dr. J. B. Claar, Urbana, and Lyle E. Eversole, Hindsboro.

FHA committee (not to be confused with the Federal Housing Administration) and key staff representatives on a two-day tour of Lawrence, Wabash and Edwards counties.

#### EXAMPLES:

"I'm in stronger financial condition than ever before," said James

Costly facilities such as this silo make it difficult for young farmers to operate efficiently without adequate capital. Farmers Home Administration loans have helped many Illinois farmers get started.

"I haven't been in business long," Mr. Roney told state director Stark. "I couldn't get a home loan anywhere—until I tried the Farmers Home Administration. "I borrowed \$12,000 at 6¼ interest payable over 33 years. We had the site and I'm contributing my labor. This is going to be a wonderful home, worth at least \$18,000. Without FHA I don't know when Mary and I could have built it."

NOT MANY miles away William J. "Joe" Latch, 31, stood straight,

# Stronger Rural Areas

tall and proud as he told FHA committeemen of his dairy farm operation, made possible through a FHA farm operating loan.

"I worked on this 164-acre farm for ten years as a farm hand," he said. "I dreamed of owning it some day, but this seemed impossible. Today the dream is coming true through the help of the former owner, now retired, and FHA."

JOHN F. LAWLESS, FHA supervisor for Lawrence, Wabash and Edwards counties, calls young Mr. Latch a "comer." "He spends 9 to 9½ hours a day milking and caring for his cattle," he said. "The rest of the time he farms his own land and 180 acres of rented land. He's a careful, effective manager. I call him a real community asset."

Mr. Lawless is proud of other FHA borrowers in his area. Take Glen L. Clodfelter, a 32-year-old bundle of energy who farms 310 acres and "does a great job."

MRS. CLODFELTER, mother of five, looked over the trim, obviously efficient farmstead site with quiet pride. "We're getting ahead," she said. "We're much further along because of FHA loans than would have been possible without them."

Other examples of up-and-coming area young people who impressed state FHA leaders included Mr. and Mrs. Harold R. Roosevelt, Mr. and Mrs. Tommy Hawkins and Mr. and Mrs. Charles Daugherty.

In each instance their financial position is strengthened month by month through their own industry, skill and management. In each instance they're much further ahead because FHA loans enabled them to put these skills more fully to work sooner than would have been possible otherwise.

KERMIT J. KRUGER, FHA Illinois chief, operating loans, pointed out that when a borrower's resources become sufficient to justify a loan from non-government sources, the FHA loan is repaid and the borrower obtains funds from a bank or similar source.

Not everyone can borrow through the Farmers Home Administration. In the housing loan program, for instance, one must, in general live in the country or in a town of no more than 5,500 popula-

tion. Eight thousand dollars a year is close to the top income a home loan initial borrower may have.

BERNARD J. KAUFMANN, FHA chief, community services, said the \$50-million average yearly total of FHA loans in Illinois may increase as much as 20 per cent during the fiscal year starting July 1.

This may result chiefly from an expected substantial increase in the number of housing loans and in the number of "association" loans to small communities and organizations for rural water and sewer installations that would be impossible without such loans.

GEORGE D. GODDARD, chief, real estate loans, said about \$10 to \$15-million annually in past Illinois loans has come directly from FHA. The rest has been made possible through loans from private lending agencies, guaranteed by FHA.

FHA representatives said the repayment records of their borrowers have been gratifying, even though some small operating loans to individuals have been in trouble. This is a small percentage of the total, however.

DIRECTOR STARK said FHA now has some 12,000 Illinois loans. He said FHA will be more selective in future loans.

The program concentrates especially on "helping people who are trying to help themselves."

Most recipients of FHA loans ultimately become good risks for private loans, he added.

During the next year home loans will probably increase, because of the tremendous need. So, also, as soon as possible, will loans made to small communities and "associations" for construction of water and sewer systems. The need for such loans was described as great.

Most of the individuals visited by FHA representatives during their two-day tour were members of Norris Electric Cooperative of Newton. They said the cooperative is doing a splendid job.

One typical observation: "When we need help the cooperative provides it quickly and efficiently." Another: "We think Damon Williams, the cooperative manager, and his staff, and the directors, really care about the members and their needs."

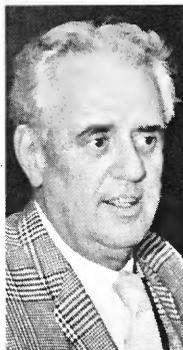


(Above) An FHA loan helped the Tommy Hawkins family of Lawrenceville r.r. 1, build and enjoy a new home years earlier than would otherwise have been possible.

(Below) Mr. and Mrs. Charles Daugherty of Flat Rock r.r. 1 chat with their friend, FHA county supervisor John F. Lawless of Lawrenceville. FHA loans helped Mr. Daugherty move from a farm hand to a farm owner-operator.



# Municipals, Cooperatives Urged to Take Joint Action



Mayor Howarth

*"I believe devoutly that such things as water, electricity and other utilities essential to all people on God's earth are not intended to be controlled by private interests, but must be controlled by government for the protection of the people. And that's not communism; that's the best democracy practiced by our forebears, dating back to our pioneer days."*—Springfield Mayor Nelson O. Howarth, speaking at IMUA Policy Conference.

Whenever and wherever electrical industry representatives gather these days, more and more attention is being given three areas—power supply, financing and environmental controls.

So it was at the recent spring policy conference of the Illinois Municipal Utilities Association (IMUA). An attention getter of the two-day program was a frank appraisal of the job facing the electric power industry.

"THE CHALLENGES which the industry must meet in this decade are surely the most formidable challenges the industry has been confronted with since Samuel Insull and others launched their initial attacks on 'public ownership' some 40 or 50 years ago," says Wallace L. Duncan, an attorney from Washington, D.C., who represents Yankee-Dixie Power, Inc., a planned regional

generation and transmission system.

Unmistakable progress was made in the 1960s, Mr. Duncan continued, but "an all-out cooperative effort between consumer-owned systems" is needed to solve current problems.

One of the concrete steps urged by Mr. Duncan is formation of large, jointly-owned generating stations in Illinois. These plants, he said, can provide the technological advantages and efficiencies necessary to continue the proud accomplishments of the past.

Those at the conference heard a detailed report of a feasibility study of a statewide power generating system to supply the cooperative and municipally owned electric distribution systems in Illinois.

WILLIAM E. DEAN, director of the power supply department of the Association of Illinois Electric Cooperatives, explained how large gen-

erating plants could be built with transmission lines linking the state's consumer-owned systems so there would be resulting economies for all.

Work will continue on these studies, he said, until it is determined just how the cooperative and municipal systems can best meet their wholesale power needs.

IN SUMMARY, James Erickson, IMUA executive director, said this of the conference:

"It was tailored for the policy makers of our municipal systems—mayors, council members and system superintendents.

"Two other things are important. Registration was the largest ever, with about 150 attending. There were 25 municipal systems represented, some for the first time.

"With coordinated programs and joint action the future will bring both the systems and their consumers better gains than those of the past."

## Two Areas of Concern

There are two areas needing your particular concern, Lt. Gov. Paul Simon advised those attending a recent policy conference of the Illinois Municipal Utilities Association.

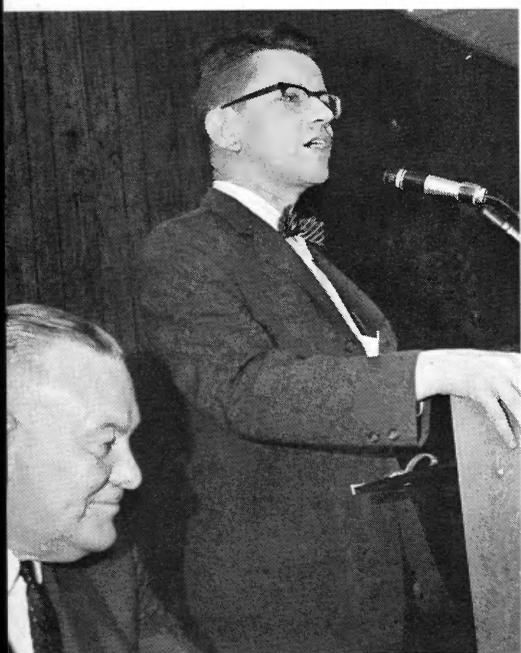
After praising municipal systems and electric cooperatives (both of which were represented at the conference) the lieutenant governor said one area of concern is government.

"A pervasive influence of powerful economy groups exists," he said, "because of our existing means of financing political campaigns."

As a result, government tends to respond more to pressure than to need, he said. A state government official for 16 years, Mr. Simon then told the 150 persons gathered at a luncheon session: "You represent the public interest and you need political interest and understanding."

The second area he discussed is environmental controls. "We must do what we can to clean our air and our rivers, streams and lakes," he urged. "It's not going to be inexpensive, and we who are the consumers—and we all are—are going to have to bear the brunt of it."

However, the public already is paying the cost of pollution in such ways as doctor bills, he continued, and therefore it behooves everyone to safeguard against continued contamination of our natural resources.



Lt. Gov. Paul Simon (at microphone) and Springfield's Utilities Commissioner John H. Hunter.

# Caution Can Save Your Life

Normally we think of how great a public servant electricity is, of the amazing tasks it performs so cheaply and so efficiently, of the veritable revolution it has achieved on the farm, in the home and in the factory.

But there's another side to this usually gentle giant: it can and will kill if it is abused, if it is handled carelessly, if it is not "respected."

Of late it seems there has been a sudden burst of electricity-caused deaths—and one of the sad things about this is that most could have been prevented by the application of care.

## EXAMPLE:

Three college students were electrocuted recently near Norfolk, Neb., when one shot off the insulator on a 7,200-volt power line.

The severed line fell onto the car. The boy with the gun was killed instantly, falling back into the car. The driver instinctively touched him and was herself electrocuted.

The boy in the back seat attempted to get out of the car by the door, but slipped and touched the ground before he was clear of the car. He died too.

The fourth student, a girl, escaped by holding onto a shoulder strap, easing out the rear window and shoving herself as far from the car as possible.

None need to have died.

HIGH-VOLTAGE lines, abused, are not the only killers.

In Illinois recently three girls drove up to their country home in a rainstorm. A house service line was down. The first two girls ducked safely under the wire and ran inside. The third, eight years old, jumped from the car, lifting the apparently "dead" wire out of her way. She died.

Had it not been raining, or had it been possible to break the contact between her and the wire within a few minutes, she might have escaped.

Within a recent two-week period



Even a beautiful appliance such as this can be dangerous if it is carelessly used, says Lyle E. Dunham of the Association of Illinois Electric Cooperatives. When not in use, leave it unplugged.

in Southern Illinois two persons lost their lives. One was working for a contractor on a cooperative member's system. Another was removing a television antenna when it came in contact with a primary voltage line.

Lyle E. Dunham, director of the Association of Illinois Electric Cooperatives' Member Service Department, points out that tremendous strides have been taken in recent years as cooperatives throughout the state train their workers in safety. Most such training is based on a recognition of the need to "respect" electricity, to avoid actions that could lead to disaster.

The training saves lives.

During one two-month period 26 accidents were reported among approximately 1,000 employees of Illinois electric cooperatives. This group includes many men who work constantly with power tools, heavy equipment and high-voltage power lines. Yet not one accident involved electric shocks.

These men, who know electricity best, "respect" it. They avoid carelessness like a plague.

EVEN THE MOST innocent-appearing household appliances can be dangerous if they are abused, Mr. Dunham stressed.

"Take a home mixer, for example," he continued. "Normally they're perfectly safe. But some housewives carelessly clean the blades by whirling them under a stream of water . . . or by letting the water run over them while the power is turned off but the appliance is plugged in. Touch a faucet during this operation and you could be seriously injured—or killed."

How can you avoid this danger? Mr. Dunham has a simple solution: unplug the appliance before getting it wet. Unplug even an electric toaster before wiping with a damp cloth.

This simple advice, applied to an electrical product, could save YOUR life.



Looking like a well-kept subdivision in any town or city, these attractive homes are in one of the many developments served by Illinois electric cooperatives.

## Subdivisions Thrive in Rural Illinois

Areas long served by electric cooperatives are places for a growing number of "rural subdivisions" as the Illinois countryside undergoes further change.

One of the state's many such developments is described as "a different world" because of the many attractions in rural living. Developer Robert Kellerhal says, "It's hard to explain; you have to live in such a place to really appreciate it."

Rural subdivisions, he continued, are attractive to the developer too because those features desired for new home sites can be found away from crowded, and expensive, city or town locations.

MR. KELLERHAL said he selected a 136-acre site north of Cissna Park in Iroquois County for his Kellart Lake Subdivision because, first of all, the terrain was an ideal spot to build a lake.

Then, artesian wells provided an ample water supply and, of course, electric service was readily available, he said. Eastern Illinois Power Cooperative, he added, had lines on the farm property of Art Hislop who joined with Mr. Kellerhal in developing the subdivision.

In place of that once partially farmed area are 148 lots, with 100 fronting on the 50-acre lake. Other homeowners also have lake privileges.

Already one-third of the lots has been sold, Mr. Kellerhal said re-

cently. Several permanent, attractive homes have been constructed.

"I'm glad to say many of them are all-electric homes because the co-

operative has gone to quite an expense to build all the lines and make service available," Mr. Kellerhal said. "Those at the cooperative have encouraged us and provided a great deal of help so I'm glad to see their investment starting to pay off.

"YOU KNOW with pollution in the news the way it is we should say something about Kellart Lake in this respect. Our lake, which provides both summer and winter recreation, has no siltation problems. It's free too from insecticides draining into the waters stocked with lots of redear sunfish, large-mouth bass and bluegill.

"Those who have seen Kellart Lake say they are impressed with its features and they agree that rural living does indeed offer lots of appeal."

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21	2.10	33	2.60	45	6.10	*57	17.40
22	2.10	34	2.70	46	6.60	*58	19.00
23	2.20	35	2.80	47	7.20	*59	20.60
24	2.20	36	3.00	48	7.90	*60	22.30
25	2.20	37	3.20	49	8.60	*61	24.10
26	2.20	38	3.40	50	9.40	*62	26.20
27	2.30	39	3.70	51	10.20	*63	28.40
28	2.30	40	4.00	52	11.20	*64	30.80
29	2.30	41	4.30	53	12.30		

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*If you're a housewife*—As a wife and mother, no amount of money can replace you, particularly if you have growing children. But, if something happens to you, an extra \$10,000 would help offset the financial loss your family would suffer—a loss almost as great as if something happened to your husband. Now you can give your family the extra \$10,000 protection you want them to have, at rates a housewife can afford—low monthly group rates.

*If you're a college student*—At your age you can get the "best deal" in life insurance. But up to now, even the "best deal" may not have been low enough. Now you can get a \$10,000 policy for about \$2.00 a month—with the opportunity to convert to some other kind of life

insurance later. Parents are usually willing to pay these low group rates until you're on your own.

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(Continued on next page)

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## Executive Fund—Licensed in your state—rated "A Plus Excellent"

Executive Fund Life Insurance Company is licensed in your own state and regulated by your state insurance department. Dunne's Insurance Reports, one of the leading authorities on insurance companies, has awarded Executive Fund its highest policyholders' rating: "A Plus Excellent."

We are a *legal reserve company*, a financially sound company managed by highly respected executives with many years of insurance experience. Above all, we are dedicated to giving you the best life insurance, the best service, the lowest rates.

Mail your enrollment form today—\$1 No-Risk Enrollment Offer—Money-back guarantee—Qualify without red tape

If you're between ages 18 through 55, in normal, everyday good health and haven't been

turned down or rated up by other companies, you can qualify without the usual red tape.

Simply fill out your enrollment form and mail it with only \$1.00 for your first month. As soon as you qualify, we'll send your policy (Annual Renewable Term to Age 65—Form 318 Series) and you'll be covered *immediately.* After you receive your policy, if for any reason whatsoever you change your mind, return it within 30 days and we'll promptly refund your dollar. Of course, if you don't qualify, your dollar will be returned immediately.

## IMPORTANT NOTE FOR YOUR WIFE AND COLLEGE-AGE CHILD:

You already know why your wife and college-age children should enroll during this special enrollment period. Simply have your wife or college-age child fill out and sign the second form. Be sure to enclose an extra dollar, and we'll do the rest.

Your rate will never be lower than it is now. So it's to your advantage to qualify now during this special enrollment. But you could lose out by waiting: Health conditions often change without warning and could affect your qualifications. So take full advantage of the Executive Fund Group-Rate Life Plan—get the extra \$10,000 life insurance you need, get your low group rates, get your first month for only \$1.00—mail your enrollment form today!

One of these forms is for you—the other is for your wife or college-age child. To qualify during this special enrollment, simply mail Enrollment Form today, with \$1.00 for each person, to National Service Center, 3104 Farnam Street, Omaha, Nebraska 68131.

SPECIAL ENROLLMENT PERIOD EXPIRES MIDNIGHT, JULY 12, 1970

ENROLLMENT FORM NO. 13869

## EXECUTIVE FUND GROUP-RATE LIFE PLAN

Mr.   
Mrs.   
Miss  first name middle initial last name

Address \_\_\_\_\_ number and street

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Height: \_\_\_\_\_ ft. \_\_\_\_\_ in. Weight: \_\_\_\_\_ lbs. Date of birth \_\_\_\_\_ month \_\_\_\_\_ day \_\_\_\_\_ year

Place of birth (City & State or Country) \_\_\_\_\_

Occupation (List employer's name and all duties) \_\_\_\_\_

Telephone number \_\_\_\_\_ (for service counsellor's file) AREA CODE NUMBER

Do you intend to engage in hazardous sports or activities or do any flying other than as fare-paying passenger on a regularly scheduled airline?  No  Yes (explain) \_\_\_\_\_

BENEFICIARY: \_\_\_\_\_

Have you within the last five years received medical treatment or advice for any illness, disease, or physical condition?  No  Yes (explain below)  
Condition Date Name & Address of Physicians, Hospitals or Clinics Consulted

This form is my application for the Executive Fund Annual Renewable Term to Age 65 Policy (Form 318 Series). I represent that I am now in good health and free from any mental or physical impairments, deformities or disease and that the above statements are true and complete to the best of my knowledge and belief. I also understand that the Company is not bound to issue a policy and has no liability unless a policy is issued while my health and other conditions affecting my insurability remain as stated above. If the policy is not issued the first month's premium will be refunded.

**I UNDERSTAND THAT I MAY RETURN THE POLICY FOR A REFUND OF MY \$1.00 ANY TIME WITHIN 30 DAYS OF THE POLICY DATE.**

Date \_\_\_\_\_ Signed  Insured's Signature—Please do not print  
Form 651

SOCIAL SECURITY NUMBER

We will use this as your policy number.  
 Check here if you have no Social Security number.

Please make check or money order payable to: EXECUTIVE FUND

# A Quick Review of the Executive Fund Group-Rate Life Plan

## 12 IMPORTANT QUESTIONS ANSWERED

### 1. Why do I need more life insurance?

Adding up all your life insurance—personal and group—chances are you don't have enough. Experts say: "five times your annual income" is absolutely necessary today.

### 2. Why is it to my advantage to enroll in this plan?

Because that's the way you can get an extra \$10,000 at low group rates without having to join any group, business or organization.

### 3. Why don't other companies offer group rates to individuals?

Because they use salesmen—we don't. By making it possible for people to enroll directly, Executive Fund cuts "sales costs"—one of the largest expense items. Also, by insuring only people in normal, everyday good health—we are actually able to offer rates 10% lower than the official New York Statutory Table of Minimum Group Life Renewable Term Gross Premiums—the table on which most life insurance in the U.S. is based. And your first month is an even lower rate—only \$1.00!

### 4. Will I get service when I need it?

Absolutely. The Executive Fund National Service Center in Omaha, Nebraska, serves policyowners all across America quickly and equally. Call us "collect" from anywhere in the U.S.—any time—your Service Counsellor will always be ready to help you on any question.

### 5. Can I change my policy later on?

Yes. You can convert to \$10,000 of any other kind of life policy, other than term insurance, without any qualifications. You

may convert any time within the first five years if you are 50 or under at issue date—one year less for each year over 50.

### 6. Can I drop my policy? Can you drop me?

You can drop your policy any time. We guarantee right up to age 65, that we cannot individually cancel your policy for any reason. In fact, we can't decline renewals or change rates unless we do so on all policies (Form 318 Series) in your entire state.

### 7. Is Executive Fund licensed in my state?

Yes. We are licensed and regulated by your own state insurance department. And we are a legal reserve company managed by experienced, respected executives dedicated to giving you the best insurance, the best service, the lowest price. Also important, we are rated "A Plus (Excellent)" by Dunne's Insurance Reports.

### 8. How much do I pay?

You pay only \$1.00 for your first month. After your first month, you pay your regular rate as shown in the chart at left. (Women's rates are even lower because, on the average, they live three years longer than men. For example, a woman, 35, starts at the rate shown for 32.) A nominal 25¢ charge is made for premiums paid other than annually.

### 9. How quickly would my beneficiary be paid?

Immediately. The full value of your policy is paid as soon as claim forms are received and verified at our National Service Center. You may change your beneficiary at any time.

### 10. How can I qualify? My wife? My college-age children?

Simply complete the short form at the right. You must be between ages 18 through 55, in normal, everyday good health, and not have been turned down or rated up by another company. There's no "red tape." No one will call on you. Use the extra form to enroll your wife or college-age child.

### 11. Why should I enroll now?

Because your rate will never be lower than it is right now. Also, since conditions of health change without warning and could affect your qualifications, you should mail your enrollment today!

### 12. Can I get my \$1 back if I change my mind?

Of course. Return your policy within 30 days after issue date and your dollar will be refunded. If you don't qualify, your dollar will be returned immediately.

## EXECUTIVE FUND Life Insurance Company

National Service Center  
3104 Farnam Street  
Omaha, Nebraska 68131

A Legal Reserve Company  
Licensed by the  
State of Illinois

One of these forms is for you—the other is for your wife or college-age child. To qualify during this special enrollment, simply mail Enrollment Form today, with \$1.00 for each person, to National Service Center, 3104 Farnam Street, Omaha, Nebraska 68131.

SPECIAL ENROLLMENT PERIOD EXPIRES  
MIDNIGHT, JULY 12, 1970

ENROLLMENT

FORM NO. 13869

Use this extra form for your wife or college-age child. Enclose \$1 for each. Do not detach.

### EXECUTIVE FUND GROUP-RATE LIFE PLAN

Mr.   
Mrs.   
Miss  first name middle initial last name

Address \_\_\_\_\_  
number and street

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Height: \_\_\_\_\_ ft. \_\_\_\_\_ in. Weight: \_\_\_\_\_ lbs. Date of birth \_\_\_\_\_  
month day year

Place of birth (City & State or Country) \_\_\_\_\_

Occupation (List employer's name and all duties) \_\_\_\_\_

Telephone number \_\_\_\_\_  
(for service AREA CODE NUMBER  
counsellor's file)

Do you intend to engage in hazardous sports or activities or do any flying other than as fare-paying passenger on a regularly scheduled airline?  No  Yes (explain) \_\_\_\_\_

BENEFICIARY: \_\_\_\_\_

SOCIAL SECURITY NUMBER								
We will use this as your policy number. <input type="checkbox"/> Check here if you have no Social Security number.								

Have you within the last five years received medical treatment or advice for any illness, disease, or physical condition?  No  Yes (explain below)  
Condition Date Name & Address of Physicians, Hospitals or Clinics Consulted

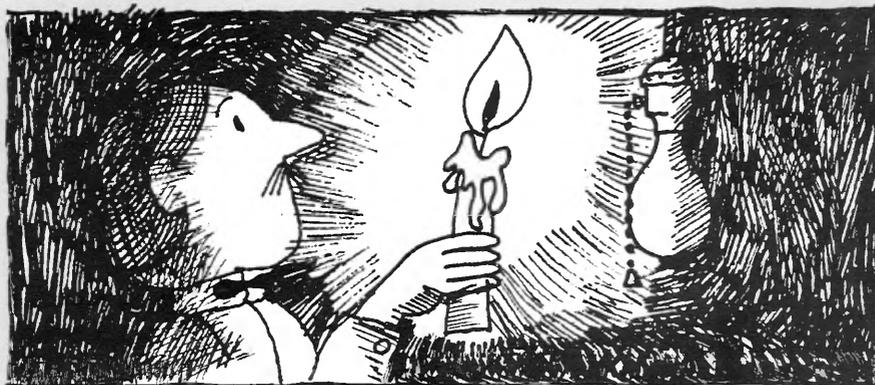
This form is my application for the Executive Fund Annual Renewable Term to Age 65 Policy (Form 318 Series). I represent that I am now in good health and free from any mental or physical impairments, deformities or disease and that the above statements are true and complete to the best of my knowledge and belief. I also understand that the Company is not bound to issue a policy and has no liability unless a policy is issued while my health and other conditions affecting my insurability remain as stated above. If the policy is not issued the first month's premium will be refunded.

**I UNDERSTAND THAT I MAY RETURN THE POLICY FOR A REFUND OF MY \$1.00 ANY TIME WITHIN 30 DAYS OF THE POLICY DATE.**

Date \_\_\_\_\_ Signed  \_\_\_\_\_  
Form 651 Insured's Signature—Please do not print

Please make check or money order payable to: EXECUTIVE FUND

# Does the Nation Face



*Many areas of the country struggle this summer as they struggle to keep up with electricity. And the prospect is for a dark summer, rather than a bright one. Feature by Washington Post's the Rural Electric News*

If you've got an old battery generator out in the garage, don't throw it away. There's a growing possibility you may need it.

All across the country, electric utilities are getting caught with their kilowatts down. After years of speculation and warnings, it now seems certain that many Americans are facing a long, dark summer.

Right now the power crisis appears to be centered in the larger cities of the East, but its effects could be felt throughout other parts of the country before the summer ends.

NEW YORKERS got a warning from Consolidated Edison, the power company that serves their city. What the company told them was simply this: It looks like power will have to be rationed this summer. Brownouts, curtailments, voltage cuts—even blackouts—are in the offing.

In the nation's capital, Potomac Electric Power Co. this spring was forced to reduce voltage by as much as eight per cent in order to prevent a complete blackout.

CHARLES ROBINSON, JR., staff counsel to the general manager of the National Rural Electric Cooperative Association (NRECA), has told Congressional committees that the nation is facing "what is certainly the most critical power shortage since World War II, if not the worst in the entire 82-year history of the industry."

Mr. Robinson, an engineer, outlined some of the trouble spots:

The Pennsylvania-New Jersey-Maryland Power Pool—The companies serving most of these three

states were forced to cut voltage 11 times last summer. The companies face this summer with even less reserve capacity than last year, and already have warned of possible brownouts.

New York—Consolidated Edison also found it necessary to cut voltage by 8 per cent last year and to appeal to the public to turn off air conditioners and other appliances. Con Edison has said that this summer it might have to resort to blacking out residential sections of the city on a rotating basis.

THE CHAIRMAN of the Federal Power Commission, John Nassikas, has told Congress that 22 major systems had reported 1969 summer reserves of less than 10 per cent. Systems usually like to have 20 per cent reserves in case a generating unit should break down.

Specifically, Mr. Nassikas mentioned the Southern Company System, which serves Alabama, Mississippi and Georgia, with reserves of only 1.6 per cent; the Cleveland Electric Illuminating Company System; 3.1 per cent reserves, and the American Electric Power Company System, which serves parts of seven states stretching from Virginia to Indiana, with reserves of 5.1 per cent.

THE FPC LATER said that 39 of the 181 major systems in the country had reserves this past winter of less than 10 per cent.

Overall reserves for all the power systems in the country are expected to be about 16 per cent this summer.

What the electric industry fears

most of all is a prolonged heat wave. In the first place, hot weather cuts the efficiency of electric facilities—they can handle less power in hot weather than they can in cold. And kilowatts can't be stockpiled—they have to be produced at the moment they are used. If everyone turns their air conditioners on at once, there has to be enough generating capacity to supply all the power needed. If there isn't, then there's a chance of a "cascading" power failure similar to the one that blacked out a large portion of the Northeast a few years ago.

A CASCADING power failure starts when one plant is overloaded and is thrown out of service. That means there is just that many fewer kilowatts available and puts an added burden on other plants, causing them to drop off the line one by one.

Utilities have formulated plans for meeting such situations. The first step is to cut voltage and—in effect—increase the number of kilowatts available. If the demand is still too great, appeals are made to industrial customers to voluntarily cut use. Then appeals are made to the general public to cut usage. If all this fails, the company involved may be forced to deliberately black out segments of its service area in order to keep up with the demand in other areas, as has been warned in New York.

Just how did the power companies get into the fix they're in?

ONE ADMITTED reason is poor planning. Many systems failed

# a Power Shortage ?

the possibility of black-  
out's power companies  
urging demands for elec-  
tricity in the future appear dim-  
inished in this background  
drawing by Dick Pence of



to anticipate the tremendous growth in demand, especially for air conditioning. Some have been caught in the embarrassing situation of urging their customers to install air conditioning, then having to ask them not to use them on the hottest day of the year. In Virginia, a power company (Virginia Electric and Power) has asked the state's regulatory commission for permission to charge its customers a "summer differential." The upsurge in home air conditioning has made usage by company customers much higher in the summer than in the winter. The company hopes to improve this situation by discouraging summer usage through higher rates.

Delays in getting new generating plants built is another major reason for the power crisis. For one thing, electric generator manufacturers are swamped with orders for new plants. On Jan. 1 of this year, a record total of 189.9 million kilowatts of new capacity was on order. That's equal to the output of nearly a hundred Grand Coulee dams. Also, utilities are complaining that new equipment they get doesn't work right, causing shutdowns that add to the power shortage.

THE INDUSTRY also faces a critical shortage of coal, the prime fuel for the production of electricity.

Another growing reason for the power shortage is the emerging concern for environmental protection. Power plants and needed transmission lines are under attack by conservationists in virtually every

section of the country. The result is lengthy delays.

A plant desperately needed by Consolidated Edison has been tied up in litigation for several years. A hydro project on the Snake River in the west has been on-again, off-again for years. Rights-of-way disputes across scenic areas have delayed a vital transmission tie line between Con Ed and the Pennsylvania-New Jersey-Maryland power pool for three years.

AND SO IT GOES. From Maine to California, concerned conservationists are saying it's time to draw the line—we need to protect our environment more than we need more power.

The general manager of NRECA, Robert D. Partridge, believes that resolving this problem is one of the most important challenges facing the rural electrification program and the entire electric industry.

Mr. Partridge says the power industry must accept its responsibility for environmental protection. But he also believes that the American people will not accept the alternative of limiting power production.

"Our choice is not whether we shall enjoy the comforts of air conditioning," he said. "Our choice is whether we shall have warm or freezing homes, whether we shall have refrigerated food, whether we have rationing of electricity.

"I BELIEVE we can have enough power to meet our needs and still have a clean environment. And I believe this nation must sell itself upon a course to find out how it can

accomplish this two-fold objective. We can be sure it won't come easily and that it will cost money—perhaps as much as our nation spent in harnessing the atom or in landing on the moon."

He has called for a massive research program "aimed at bringing a plentiful supply of electricity in a clean environment."

Because rural electrics are largely dependent upon the nation's private power companies for their power, they likely will be caught up in the power crisis sooner or later.

During recent Congressional hearings a senator asked Mr. Partridge what would happen if a power company were faced with a shortage and had the choice of meeting the needs of its retail customers or those of a wholesale customer such as a rural electric.

Under those conditions, Mr. Partridge said, "you don't have to be much of a prophet to predict who will be without electricity—we're going to come out on the short end."

RURAL ELECTRIC systems own only about 1½ per cent of the nation's total generating capacity. As a result of power company opposition and a severe shortage of loan funds, needed new plants are not being built.

With conditions like these, rural electric leaders feel that the power companies should stop trying to keep rural electrics from building their own generating plants and get busy fulfilling their claims of being able to provide all the power the country needs.

# What's New?



## • 'Pan-O-Matic'

"Pan-O-Matic" is a new countertop cooking concept from Tappan. This elementless electric range saves countertop space by letting the homemaker cook in five thermostatically controlled pots and pans that plug directly into a foldaway plug panel. The pots and pans are made of heavy aluminum with porcelainized enamel on the outside with a Teflon lining. A plug-in heating element also is standard equipment. Tappan says production starts in October and that the unit will retail for approximately \$489.



## • Ice Service

This refrigerator-freezer from Hotpoint features an "exterior ice service" (inset). A dispenser door on the freezer compartment pulls down for ready access to ice cubes or the five-pound capacity bucket can be easily removed and taken to a drink-preparation area. Small, cylindrical ice cubes are made automatically and dispensed into the door-mounted bucket. A photoelectric cell senses when the bucket is full, the freezer door is open or the bucket is not in place and then turns off the automatic ice maker.



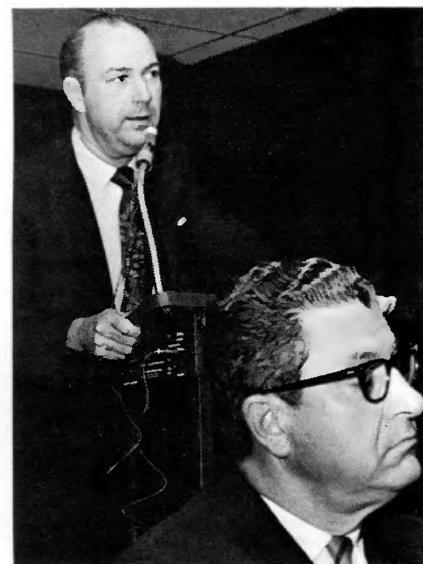
## • Dehumidifier

Designed to end spring and summer humidity problems, this dehumidifier from Berns Air King Corp. of Chicago features a wood-grain vinyl finish and contrasting grill. An automatic humidistat turns the unit on and off when humidity reaches a predetermined level. An electronic overflow switch automatically turns the unit off whenever the container is full and then lights a signal indicator.

# New Finance Plan Called Slow Process

A supplemental financing source, now in the final stages of organization, offers electric cooperatives much promise for the future, but caution is advised for its immediate prospects, southern Illinois Farm Bureau leaders were told recently.

The president of the institution, the National Rural Utilities Cooperative Finance Corporation (CFC), explained the new financing arrangement at a meeting held by Southeastern Illinois Electric Cooperative.



Southeastern's Manager Roger C. Lentz (left) and CFC President J. K. Smith.

J. K. Smith of Louisville, Ky., said of CFC: "It'll take time, moving from one phase to another as we put this self-help financing organization into operation. But we're looking to the future with a great deal of excitement."

Financing needs of the nation's 1,000 electric cooperatives are mounting and have reached the critical stage, he continued. Needs, he said, currently are more than \$800 million a year. That is more than twice the amount appropriated in past years to the Rural Electrification Administration (REA) for electric loans.

Mr. Smith emphasized the continued need for REA loans, saying, "The present REA program will continue to be the primary source of loan funds for the rural electric systems."

# Egyptian Electric Ends Its Most Successful Year



Bahn



Timpner



Easdale

Have electric cooperatives outlived their usefulness?

Don't ask that question around members of Egyptian Electric Cooperative Association of Steeleville. They recently completed the most vigorously successful year in their 32-year history—and they plan to hang up new records during their next generation of service.

"WE COUNT cooperative success not in money for the organization but in service for its members," one leader said following Egyptian's recent annual meeting at Sparta.

"That's true of all Illinois electric cooperatives, and others throughout the nation. Our aim is to provide our member-owners with the very best possible service. We never stop trying. We really CARE about the best interests of our members."

That's pretty much the philosophy of R. S. Holt, manager of the cooperative, its nine-member board of directors who determine cooperative policy, and every one of the more than 50 employees who serve more than 6,700 members living along 1,760 miles of line in six counties.

RESPONSIBILITIES of the cooperative are growing. Members required some 19 per cent more power last year than in 1968, Mr. Holt said in his annual report. Such major, continuing growth means that additional substations, transmission lines and other facilities must gradually be added to meet consumer demands. These are being planned with great care.

Frank Easdale of Coulterville, cooperative president, in his report pointed out the interdependence of cooperative members and other area residents and businesses. When one

group prospers, so does the other, he said. And the cooperative is constantly alert to help develop its entire area in every possible way—to the benefit of members and non-members alike.

TREASURER R. M. Bahn of Carbondale, reported that the cooperative paid taxes of \$121,557 during the past year . . . yet another way in which this organization supports its area.

Edward C. Timpner of Pinckneyville is vice president. He and other officers were re-elected at a re-organization meeting of directors. Directors re-elected to three-year terms are Frank Jacquot of DeSoto, Harry Sickmeyer of Campbell Hill and Dale A. Smith of Cutler.

## KNOWS HIS PLACE

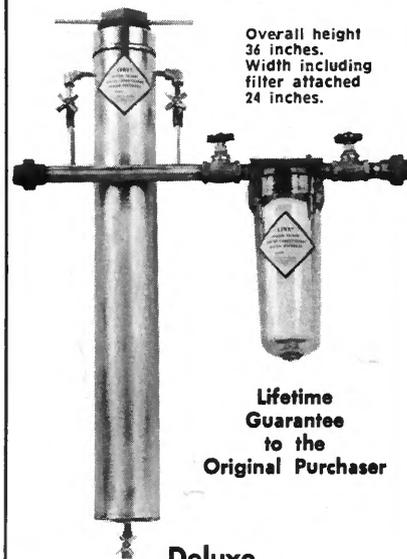
A stranger came into town Sunday morning and looked around for a church to attend. While standing outside one church, he heard the preacher and the congregation reading together: "We have left undone the things we ought to have done and we have done the things we ought not have done."

He hesitated no longer, went inside and dropped into a seat, sighing, "Thank goodness, I've found my kind of people at last."—Herm Albright, *Current Comedy*.

## THAT'S FUNNY?

Jack Benny tells of the time he carried his violin case to the White House to play for the President. A guard stopped him and asked, "What's in that case?" To be funny, Benny replied, "A machine gun." "Thank goodness" deadpanned the guard, "I was afraid it was your violin!"—*Supervision*.

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Width including  
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Guarantee  
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Deluxe  
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"Yes, you'll have soft water, no more iron or iron stain problems and, in addition, benefit from the following":

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- LOWRY'S treated water washes clothes whiter, brighter, cleaner.
- LOWRY'S eases work at every household task. Saves soaps, detergents.
- LOWRY'S will clean and keep clean all your plumbing pipes and hot water tank.

STANDARD STAINLESS  
STEEL UNIT WITH NO  
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State \_\_\_\_\_ Zip Code \_\_\_\_\_  
County \_\_\_\_\_  
Phone \_\_\_\_\_

*New! From Mutual of Omaha!*

# Three way protection

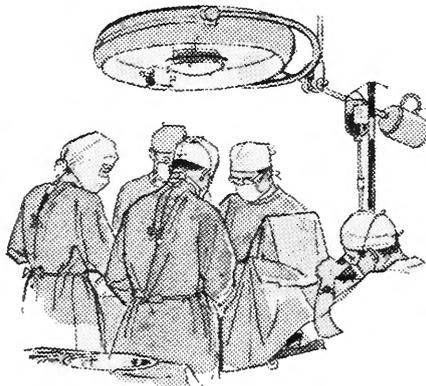
that covers you both IN and OUT of the hospital

UP TO  
**\$5,000.00**  
FOR DOCTOR CALLS AND  
HOME CARE



**Doctor Calls and Home Care**—Pays up to \$5,000.00 on a scheduled basis for out-of-hospital doctor bills, drugs, medicines, X-rays and lab tests, private duty nursing care, plus much, much more. Even includes benefits for charges made by a hospital for a planned program of continued home care following hospital confinement. Covers the whole family.

PLUS UP TO  
**\$15,000.00**  
FOR IN-HOSPITAL, SURGICAL-  
MEDICAL BILLS



**Hospital-Surgical-Medical**—Pays up to \$15,000.00 on a scheduled basis for in-hospital doctor calls, medicines, drugs, lab tests, operating room costs, surgical fees and much, much more. In addition, pays from \$10.00 to \$60.00 a day (depending on the plan you qualify for) for hospital room and board... pays **DOUBLE** the daily benefit selected when confined in an intensive care unit.

PLUS UP TO  
**\$800.00**  
**A MONTH**  
FOR REGULAR  
LIVING EXPENSES



**Living Expenses**—Pays from \$100.00 to \$800.00 a month (depending on the plan you qualify for) to help take care of regular living expenses when the family breadwinner is disabled and can't work. As explained in your policy, these *tax-free* benefits are payable for disabilities that start before retirement or age 65. Special benefits are payable for disabilities that start thereafter.

**FOR MORE INFORMATION CONTACT THESE GENERAL AGENTS**

L. Earl Cutler  
7216 State Street  
PO Box 994  
East St. Louis, Illinois 62203  
Phone AC618-398-1950

S. B. Stottrup  
111 East Decatur  
Decatur, Illinois 62525  
Phone AC217-429-5495

A. H. Harris  
1119 South Sixth Street  
Springfield, Illinois 62705  
Phone AC217-528-3434

Ray Carpenter  
444 West Galena Boulevard  
Aurora, Illinois 60506  
Phone AC312-892-9005

Jack B. Williams  
Cape Girardeau Division Office  
320 Broadway  
Cape Girardeau, Missouri 63701  
Phone AC314-334-2841

R. L. Thomas  
309-10 Bondi Building  
Galesburg, Illinois 61401

W. C. Hayes  
407 Rockford Trust Building  
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Rockford, Illinois 61105

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United of Omaha

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Mutual of Omaha  
Omaha, Nebraska 68131

Dept. 2R

Please rush free facts about Mutual of Omaha's new "Three-way" protection plans that are now available in my state.

Also rush FREE information about fine, modern low-cost life insurance programs available to my family from United of Omaha.

I am over 63. Please furnish me FREE facts about new "Extra Security" hospital income plans available in my state.

Name \_\_\_\_\_

Address \_\_\_\_\_

STREET AND NO. OR R.F.D.

City \_\_\_\_\_

State \_\_\_\_\_ Zip Code \_\_\_\_\_

IF UNDER 18 HAVE PARENT SIGN HERE



# PEN PALS

Here are some boys and girls anxious to become pen pals.

Send any letters for publication to:  
Junior Rural Electric News, Box 3787,  
Springfield, Ill. 62708.

**JACKIE ARTHUR**, r.r. 1, Dennison, Ill. 62433. 13 yrs. old and has brown hair and blue eyes. She is 5' 1" tall and weighs 88 pounds. Hobbies—basketball, football and all other sports. Would like to hear from boys and girls 12-15. Will answer all letters.

\* \* \*

**STEVEN MIXER**, r.r. 1, Quincy, Ill. 62301. 9 yrs. old and has blond hair and brown eyes. Hobbies—roller skating, football, kickball, soccer and basketball. He lives on a farm and will answer all letters. Would like to hear from boys 8-10. Send picture if possible.

\* \* \*

**GLENDIA CROUCH**, 502 S. Emmett St., Virden, Ill. 62690. 12 yrs. old. Birthday—April 29. She has blond hair, green eyes and is 5' tall. Hobbies—swimming, all kinds of skating and horseback riding. Will answer all letters. Send picture if possible.

\* \* \*

**SHARLEE BATES**, r.r. 1, Glasford, Ill. 61533. 10 yrs. old. Hobbies—dancing, playing accordion and cooking. Will answer all letters. Would like to hear from boys and girls any age. Send pictures if possible.

\* \* \*

**SHIRLEY RENO**, Box 103, r.r. 1, Medora, Ill. 62063. 10 yrs. old. Hobbies—horseback riding, swimming and skating. She lives on a farm. Would like to hear from boys and girls 8-12.

\* \* \*

**JERIS ANN GORDLEY**, Chambersburg, Ill. 62323. 12 yrs. old and has brown hair and eyes. She is 5' tall and weighs 80 lbs. Hobbies—swimming, basketball, bike riding, skating, bowling, listening to records and other outdoor sports. Would like to hear from girls and boys 12-15. Will try to answer all letters.

\* \* \*

**KAREN SMITH**, r. r.3, Mt. Carroll, Ill. 61053. 12 yrs. old and in the 7th grade. She has blond hair and blue eyes. Hobbies—all kinds of sports, horseback riding and listening to the radio and record player. Birthday—April 27. Would like to hear from girls and boys 12-15. Will try to answer all letters. Send picture if possible.

\* \* \*

**LYNNE SCHWEDES**, r.r. 1, Hull, Ill. 62343. 13½ yrs. old. Has dark blond hair and blue eyes. Birthday—Nov. 18. Hobbies—ice skating, handicraft, swimming and watching TV. Would like to hear from girls 12-14. Will try to answer all letters. Send picture if possible.

\* \* \*

**VICKI SABO**, r.r. 1, Virden, Ill. 62690. 15 yrs. old, has blond hair, brown eyes and is 5' 5½" tall. Hobbies—basketball, baseball, sewing, writing and listening to records. Birthday—Aug. 13. Would like to hear from boys and girls all ages. Send picture if possible. Will answer all letters.

\* \* \*

**JEANNE MEYER**, r.r. 1, Karnak, Ill. 62956. 14½ yrs. old, has brown hair and eyes and is 5' 3" tall. Birthday—Dec. 26. Hobbies—dancing and playing records. Would like to hear from boys over 16. Send picture if possible.

\* \* \*

**GAIL BOWER**, r.r. 2, Ava, Ill. 62907. 12 yrs. old, has black hair, brown eyes and is 5' 4" tall. Hobbies—all outdoor sports. Would like to hear from girls and boys 12 and over.

\* \* \*

**DEBBIE BECKMANN**, r.r. 1, Bartelso, Ill. 62218. 14 yrs. old. Has blond hair and blue eyes. Hobbies—all sports. Would like to hear from boys 14-16. Send picture if possible.

\* \* \*

**JEANNY HIGHT**, Box 411, Coulterville, Ill. 62237. 13 yrs. old, blond hair, blue eyes and is 5' 2" tall. Hobbies—swimming, horseback riding and sports. Would like to hear from boys and girls 13 and older.

\* \* \*

**DALE ZIRKELBACH**, r.r. 1, Junction, Ill. 62954. 11 yrs. old. Has brown hair and blue eyes. Birthday—May 19. Hobbies—fishing, horseback riding, baseball and hunting. Would like to hear from boys and girls any age. Send picture if possible. Will answer all letters.

\* \* \*

**JANE BROWN**, r.r. 1, Illiopolis, Ill. 62539. 14 yrs. old. Hobbies—drawing, collecting fossils and all kinds of sports. Would like pen pals 14 and over.

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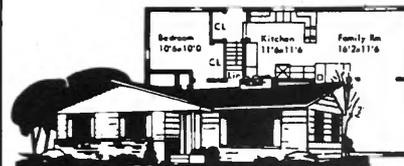
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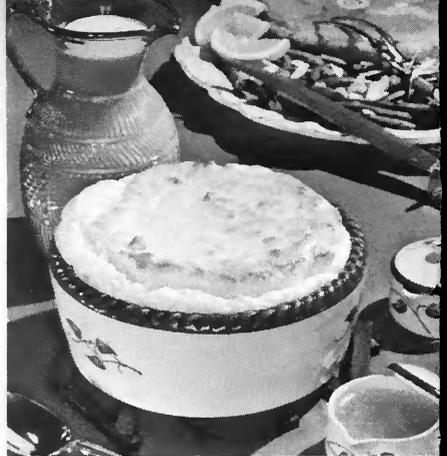
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SHRIMP TRIANGLES—STEAK ROLLUPS—CREAMY BAKED POTATO SALAD—STRAWBERRY SHORTCAKE



CHEESE SPOON BREAD



COCONUT DESSERT TART

**SHRIMP TRIANGLES**

- 1 tablespoon butter
- 1 tablespoon minced onion
- 1 tablespoon finely chopped green pepper
- 1 tablespoon flour
- 1/4 teaspoon salt
- 1/2 cup instant nonfat dry milk
- 1/3 cup water
- 1 can (4 1/2 oz.) canned shrimp, drained
- 6 slices bread
- Pimiento-stuffed olives

In a saucepan melt butter; add onion and green pepper and saute until tender. Blend in flour and salt. Combine dry milk and water; add to vegetables. Cook, stirring constantly, until mixture thickens and loses starchy taste. Mash shrimp with fork; add to sauce. Toast bread; trim crusts. Spread with shrimp mixture; cut diagonally in half and garnish with slices of olives. Place on baking sheet. Broil 2-3 minutes or until heated through. Serve immediately.

**STEAK ROLL-UPS**

- 1/4 cup red wine vinegar
- 1 cup water
- 8 minute or cube steaks, 3 1/2 x 5 inches
- 8 slices Cheddar cheese, 3x3 inches
- 8 dill pickles
- Salt and pepper
- Butter, melted

In shallow dish combine vinegar and water; add steaks. Cover and refrigerate several hours. Remove steaks from marinade and allow to warm to room temperature. Place slice of cheese on each steak; wrap around pickle and secure with metal skewer. Salt and pepper to taste. Brush with melted butter. Place on grill, skewered side down, 4-5 inches from coals; grill 4-5 minutes. Turn and grill an additional 4-5 minutes or until desired degree of doneness.

**CREAMY BAKED POTATO SALAD**

- 6 cups cooked, diced potatoes
- 1/3 cup sliced, pitted ripe olives
- 3 hard-cooked eggs, chopped
- 1/4 cup finely sliced green onions
- 1/3 cup chopped celery
- 1 recipe Creamy Salad Dressing

In large bowl combine potatoes, olives, eggs, onions and celery; toss lightly. Add dressing and toss only until blended.

**CREAMY SALAD DRESSING**

- 1 teaspoon salt
- 1 teaspoon dry mustard
- Dash of cayenne pepper
- 2 tablespoons flour
- 2 tablespoons sugar
- 1 1/4 cups evaporated milk
- 2 egg yolks, slightly beaten
- 1/3 cup vinegar

In saucepan combine salt, mustard, pepper, flour and sugar; gradually add milk. Cook over medium heat, stirring constantly, until mixture thickens and loses starchy taste. Remove from heat; add small amount to egg yolks; return all to pan and continue to cook, stirring constantly, for an additional minute. Cover and allow to cool. Gradually stir in vinegar; chill.

**STRAWBERRY SHORTCAKE**

- 1 quart fresh strawberries
- 1/2 cup sugar
- 2 cups sifted flour
- 1/4 cup sugar
- 1/2 teaspoon salt
- 2 teaspoons baking powder
- 1/2 teaspoon baking soda
- 1 1/4 cups dairy sour cream
- Water
- Butter, melted
- 2 tablespoons butter, softened

Wash, hull and slice strawberries; add 1/2 cup sugar and set aside in refrigerator. Into a bowl sift together flour, 1/4 cup sugar, salt, baking powder and baking soda. Add sour cream all at once; stir until mixture clings together. On lightly floured board knead about 12 times. Turn into pan; and pat to fit buttered round cake pan, 9-inch; brush top with water. Bake 30-35 minutes at 375 degrees; remove from oven and brush top with melted butter. Split into two layers; spread cut surfaces with softened butter. Place bottom layer of cake on serving plate; spread over 1/2 of the strawberries. Cover with top layer of cake and remaining strawberries. To serve, cut into wedges and top with Whipped Sour Cream Topping.

**WHIPPED SOUR CREAM TOPPING**

- 3/4 cup dairy sour cream
- 1/2 teaspoon vanilla
- 2 tablespoons confectioner's sugar

In chilled bowl whip sour cream until double in bulk; add vanilla and sugar and continue beating until well blended. NOTE: Sour cream will thin out during the early part of the whipping, but with continued whipping (5 minutes) it will thicken and double in volume. However, it will never become as thick as whipped cream.

**PECAN TASSIES**

- 1 cup (2 sticks) butter
- 2 (3 oz.) pkgs. cream cheese
- 2 cups all-purpose flour
- 2 eggs
- 1 1/2 cups brown sugar, packed
- 2 tablespoons melted butter
- Dash salt
- 1/4 teaspoon vanilla
- 1 1/2 cups chopped pecans

Let butter soften in mixing bowl at room temperature. Add cream cheese and work until soft. Add flour in fourths, blending. Work to a smooth dough. (Refrigerate dough for easier shaping, if you wish.) Pinch off small pieces and shape into balls about 1 1/4 inches in diameter. Put in muffin tin and thumb press against bottom and sides evenly. Beat eggs slightly, add sugar, beating gradually well. Add 2 tablespoons melted butter, salt and vanilla. Mix well. Chop pecans and sprinkle into lined muffin cups, using 1/2 the nuts. Spoon filling over nuts, filling not quite full. Sprinkle with remaining nuts. Bake at 350 degrees 15-17 minutes. Reduce heat to 250 degrees, bake 10 minutes longer. Cool. Makes 4 dozen.

**CHICKEN CASSEROLE**

- 3- to 4-lb. roasting chicken
- 1/4 cup flour
- 1/2 cup butter or margarine
- 2 teaspoons salt
- 1/4 teaspoon pepper
- 3 carrots
- 24 small white onions
- 1 1/2 teaspoons sugar
- 12 mushrooms
- 2 cups heavy cream

Disjoint chicken and coat with flour. Melt 1/4 cup butter or margarine in a large skillet. Add chicken along with 1 teaspoon salt and 1/2 teaspoon pepper. Fry until brown on all sides. Transfer to a casserole. Start your oven at 350 degrees. Cut carrots



LEMON-BERRY CREAM PIE

in thin slices and cook in a little boiling salted water until tender. Drain and add to chicken. Toss peeled whole onions in 2 tablespoons melted butter or margarine and cook until they begin to brown slightly, sprinkle sugar over onions and continue cooking until onions look caramelized. Shake the pan frequently so that onions toss around and glaze evenly. Now add onions to chicken. Lastly cook mushrooms in remaining 2 tablespoons butter or margarine (leave small ones whole, cut large ones in quarters) until lightly browned. Toss in with the chicken. Sprinkle in remaining salt and pepper. Heat cream in the same skillet you used for the chicken and pour over chicken combination. Cover and bake 1 1/4 hours. Delicious served with rice or tiny new potatoes, new peas and hot biscuits.

**LEMON-BERRY CREAM PIE**

- 1 1/2 cups sifted flour
- 1/2 teaspoon salt
- 1/2 cup shortening
- 3 to 6 tablespoons cold water

- 1 cup fresh strawberries, halved; or frozen sliced strawberries, thawed and drained
- Lemon cream filling
- Meringue

Sift together flour and salt. Cut in shortening until pieces are size of small peas. Sprinkle with water, a tablespoon at a time, mixing lightly until dough begins to stick together. Press into ball. Roll out on lightly floured surface to circle 1/8 inch thick and fit loosely into 9 inch pie pan. Trim pastry and flute edge. Prick bottom and sides to prevent puffing. Bake at 450 degrees 12 to 15 minutes, or until lightly browned. Cool. Arrange 1/2 of strawberries on bottom of pastry shell and cover with 1/2 of Lemon Cream Filling. Layer with remaining strawberries and filling. Spread Meringue over filling, sealing to edge. Bake at 425 degrees 5 minutes, or until lightly browned. Cool. Refrigerate until ready to serve.

**LEMON CREAM FILLING**

- 3 egg yolks, slightly beaten
- 1 tablespoon grated lemon rind
- 1/4 cup lemon juice
- 2 tablespoons butter, melted
- 3/4 cup sugar
- 1/2 cup flour
- 3 cups milk

Combine egg yolks, lemon rind and juice. Stir together butter, sugar and flour over medium heat. Gradually add milk and bring to boil, stirring constantly. Blend about 1/2 cup hot mixture into egg yolks; then blend egg yolk mixture into remaining hot mixture. Continue cooking over low heat for 3 minutes, stirring constantly; cool slightly.

**MERINGUE**

Beat 3 egg whites until foamy. Beat in 1/3 cup sugar gradually. Continue beating until stiff, shiny peaks form.

**FUDGE CAKE**

- 2/3 cup of soft butter
- 1 3/4 cups sugar
- 2 eggs
- 1 teaspoon vanilla
- 2 1/2 cups sifted cake flour
- 2 1/2 1-oz. squares unsweetened chocolate, melted
- 1 1/4 teaspoons soda
- 1/2 teaspoon salt
- 1 1/4 cups ice water

Cream together butter, sugar, eggs, and vanilla till fluffy (beat 5 minutes at high speed on mixer, scraping bowl occasionally to guide batter into beaters; or beat 5 minutes by hand). Blend in cooled chocolate. Sift together flour, soda, and salt; add to creamed mixture alternately with ice water, beating well after each addition. Bake in 2 paper-lined 9x1 1/2 inch round pans at 350 degrees 30 to 35 minutes or till done. Frost cooled cake with chocolate frosting.

**CHOCOLATE FROSTING**

- 2 1/2 1-oz. squares unsweetened chocolate
- 2 cups sifted confectioner's sugar
- 3 tablespoons hot water
- 1 egg
- 1/3 cup soft butter
- 1 teaspoon vanilla

Melt chocolate in mixing bowl over hot water. Remove from heat. With electric mixer blend in sugar and water. Beat in egg, then butter and vanilla. Frosting will be thin.

**CHEESE SPOON BREAD**

- 2 cups milk
- 1/2 cup yellow cornmeal
- 2 tablespoons butter
- 1 teaspoon salt
- 1/4 teaspoon baking powder
- 3 egg yolks
- 3/4 cup shredded Cheddar cheese
- 3 egg whites

In a 2 quart saucepan scald milk; add cornmeal and cook, stirring constantly, until mixture is thick and smooth. Remove from heat; add butter, salt and baking powder, mixing until smooth.

# June dairy dishes

Beat egg yolks until thick and lemon colored. Blend a little of hot mixture into egg yolks; return all to saucepan, mixing until smooth. Fold Cheddar cheese into cornmeal mixture. Beat egg whites until peaks fold over. Slowly fold cornmeal mixture into egg whites. Turn into buttered round 1 1/2 quart casserole. Bake at 325 degrees 40-45 minutes. Serve immediately. Makes 4-6 servings.

**COCONUT DESSERT TART**

**TART SHELL**

- 1/4 cup milk
- 1/2 cup flour
- 1/4 cup sugar
- 1/4 teaspoon salt
- 1 cup whipping cream
- 1 cup milk, scalded
- 1 package pie crust mix

**FILLING**

- 4 egg yolks, slightly beaten
- 1 can (3 1/2 oz.) flaked coconut
- 1 can (8 1/2-9 oz.) crushed pineapple, well drained

**MERINGUE**

- 4 egg whites
- 1/2 cup sugar

To prepare Tart Shell: Prepare crust as directed on package, using milk as liquid. Roll on lightly floured surface into a rectangle 13x9 inches. Turn 11x7x1 1/2 inch baking pan upside down. Cover entirely with lightweight aluminum foil. Place dough over foil on pan; crimp edges of dough. Prick with fork and bake at 475 degrees 8-10 minutes or until dough begins to lightly brown. Place on wire rack to cool. When cooled, remove crust and foil together and place crust side down on serving plate. Carefully lift foil from crust. To prepare Filling: In a heavy saucepan combine flour, sugar, salt and whipping cream. Stir in hot milk and cook, stirring constantly, until smooth and thickened. Cook 2 additional minutes. Blend small amount of hot mixture into egg yolks; return all to saucepan. Cook 1 minute. Remove from heat; add coconut. Cover surface of filling with waxed paper and cool to room temperature. Spoon filling into Tart Shell. Sprinkle with crushed pineapple. To prepare Meringue: In a mixing bowl beat egg whites until foamy. Add sugar gradually and beat until stiff peaks form but are not dry. Spread over Filling making peaks with the back of a spoon, being sure to seal carefully to crust. In a preheated 425 degree oven bake 5-10 minutes or until lightly browned. Cool on wire rack and then in refrigerator. Cut into squares to serve. Makes 8-10 servings.

**FRUITED CHEESE SALAD**

- 1 (3-oz.) package cream cheese
- 1/4 cup mayonnaise
- 2 teaspoons lemon juice
- 1/8 teaspoon salt
- 2 tablespoons chopped maraschino cherries
- 1 (13-oz.) can pineapple chunks, drained
- 1 cup diced bananas
- 1/3 cup chopped walnuts
- 1/2 cup heavy cream

Soften cheese; add mayonnaise, lemon juice, and salt. Mix well. Add fruits and nuts. Whip cream until slightly thickened; fold in. Pour into freezer tray and freeze until firm. Cut into squares and serve. Yield: 6 servings.



You'll have to look twice to find the refrigerator-freezer here. Behind louvered doors is a Kelvinator combination setting the theme for this country kitchen. It's equipped with nofrost, 22 cu. ft. food room in 21 inches floor space.

Only 30½ inches wide, 64 inches high, General Electric model rolls out for cleaning, 7-day meat keeper, icemaker optional.

A chill compartment on this Westinghouse cuts preparation time for food—is standard shelf when not chilling warm food.



# side-by-side refrigerator-freezers

Your aging refrigerator may be as outdated as the old time ice box. Take a look at today's latest refrigerator-freezers and see. "Sharing the load, side by side," go the words of a familiar old song. That tune wasn't written about refrigerators, but the lyrics certainly describe today's most popular design model—the side-by-side. Although a relatively new design in refrigerator-freezers, side-by-side models are currently the choice of a growing number of homemakers. In fact, the industry predicts that nearly 50 per cent of 1970 sales will be the side-by-side model. The vertical arrangement of freezer and refrigerator is easy and convenient to use. A considerable amount of storage space is available in a trim-streamlined cabinet. The styling and design is definitely contemporary. And the two narrower doors occupy less valuable kitchen space when opened full width. Often this model occupies no more space than a conventional refrigerator.

Do keep the family in mind when shopping for a refrigerator. Examine the storage features. Consider the refrigerating points. The no-frost models use cold air circulated by a fan. Food must be wrapped to exclude all air or it will dry out. Some have incorporated moist sections—a cold mist crisper and fresh food section with a separate humidity control. Most operate on a timer control that activates automatic defrosting at timed intervals to prevent frost buildup. Some use a humidity control—the defrost starts when the control senses frost in the freezer. Some have quick-chill sections or shelves, separate controls for freezer and refrigerator, and extra-cold section.

A word about safety: Beware of entrapment of old refrigerators. Completely remove the doors from those to be discarded. If the box is to be saved for later use, make it safe by doing the same; or seal the door shut using ordinary padlock or the new virtually unbreakable adhesive filament tape, wrapping the box several times.

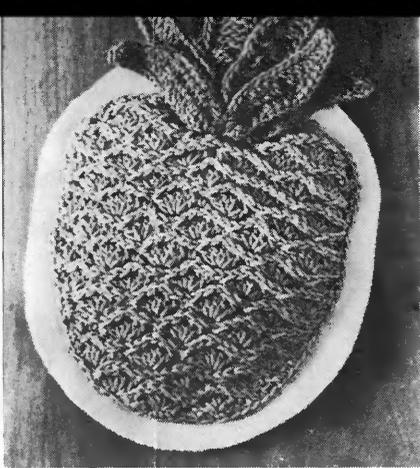
Disconnect a refrigerator when cleaning it, especially with water. There's current used in a refrigerator even when the temperature control is turned to "off."



Exterior ice service (inset) on door is new feature on Hot-point 21.2 cu. ft. refrigerator-freezer, just 33 inches wide.

At home or away, this party portable plugs in anywhere—has nearly 2 cu. ft. storage space and holds six mini-cube trays.





1. Pineapple-Lemon-Apple Potholders



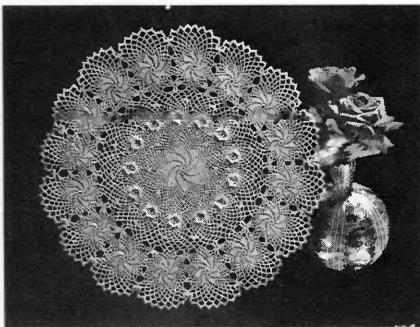
2. Motif Stole



3. Crocheted Mini Bag



4. Round Tablecloth



5. Rose of Erin Crocheted Doily

## FREE PATTERNS

1. Pineapple pot holder is one of three to crochet in fresh fruit colors. In addition to this delicious-looking pineapple, the set includes a red apple and a cluster of yellow lemons. All are applied on felt backing.

2. Your shawl is showing and it should. The shawl has become a basic fashion necessity. You can wrap yourself up every which-way in this triangular shape. It is crocheted in a multitude of flower motifs. Finished, it measures 21 inches deep at the center.

3. A bag by any other name might be called a reticule. It's an old fashioned tag for a mini bag, but this reticule only goes out with the most modern clothes. The bag measures 4½" x 8". It's crocheted in the V-stitch of cotton and has fabric lining. The flap top is closed by a snap. A dainty metal chain is attached for a handle.

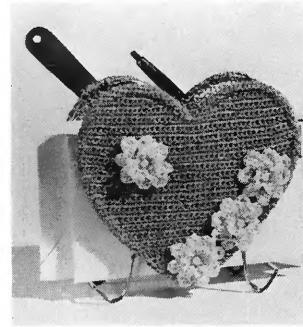
4. For the true gourmet, here is a delicacy for the table. Those with discriminating taste will savor the lacy beauty of this spread. The alternating rounds of flower medallions and bands are crocheted of cotton. The finished tablecloth measures 60 inches in diameter.

5. Irish Charm is irresistible. This "Rose of Erin" doily lends grace to your home furnishings. The crocheted design is based on the pinwheel, with a fine ring of raised rosettes worked around the central swirl. The completed doily measures 15, 18 or 20 inches in diameter, depending upon the size thread and hook used.

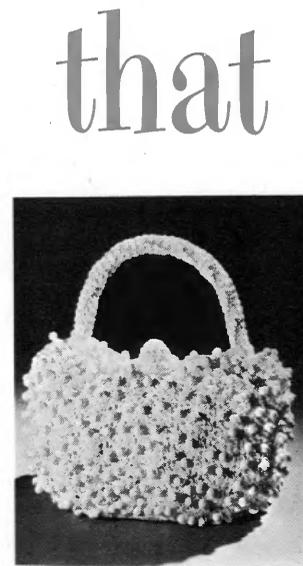
6. Friendly letters find a home in this heart-shaped holder. It also has a place for a pen and letter opener. The wire base is purchased and you make the heart slipcover yourself. It is crocheted of metallic thread and sprouts yellow flowers which are also crocheted.

7. If beads are beautiful, a bead-studded bag is super so. This handsome bag has a pouch shape, about 5½ inches high and 10 inches long. The top is closed by a button and loop. The beads are strung and crocheted into shell stitches. White on white is sparkling by day, and all black is stunning at night.

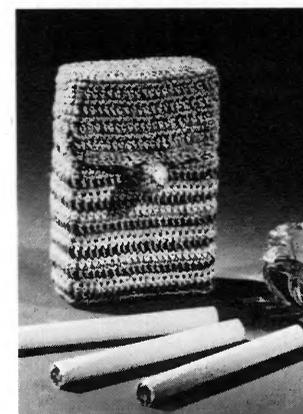
8. An elegant cigarette case for a lady to tuck in her handbag. This flip-top case is crocheted of gold metallic thread with black and chartreuse stripes. It makes a nice little gift or bazaar item.



6. Heart Letter Holder



7. Beaded Bag



8. Cigarette Case

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## ● Records

FREE CIRCULAR. Country Records or Tape Cartridges. Fiddle Tunes-Folk-Blue Grass-etc. Uncle Jim O'Neal, Box A-IRE, Arcadia, California 91006.

## ● Decals-Signs-Badges

DECALS, NAMEPLATES, Badges, Trucksigns. Hard-hat labels. All kinds. Seton Nameplate Corp. Dept. IR, New Haven, Conn. 06505.

## ● Water Filters

STOP RUSTY WATER From Ruining Wash. Staining Fixtures. Proven filter keeps water free from rust, sand, odors, tastes, other impurities. Low cost, reusable replacements. 30 Day Trial Offer. Write Samcor, 836-LL West 79th, Minneapolis, Minn. 55420.

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HAVE FUN! RELAX! Efficiency units, fishing, boating, swimming, golf, children's playground. Anthony Acres Resort, Lake Sara, Effingham, Illinois 62401. Write or phone 217-868-2950.

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LOANS ALL TYPES  
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Deadline is 8th of month preceding publication.

Advertisers may deduct a discount of 5% on six month orders; 10% may be deducted on 12 month orders.

Mail ad and remittance to RURAL EXCHANGE, Illinois Rural Electric News, Box 3787, Springfield, Illinois 62708.

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**2 Year Guarantee**

Each and every binocular undergoes thorough testing by European factory inspectors before shipment. Should it fail to operate satisfactorily due to manufacturing defects, it will be repaired or replaced free of charge during the 2 year period of this guarantee. This guarantee expires within two years of the current year, that is: DECEMBER 31, 1972

## POWERFUL PANORAMIC LENSES CAPTURE SHARP 3-D VIEWS EVEN IN MOONLIGHT.....

Now here from Europe . . . the *greatest* PANORAMIC BINOCULARS ever built! Greater even than the *terrific* 1969 model. These new 1970 PANORAMICS give you improved components and workmanship . . . smoother, silkier focusing . . . better optical crystal lenses. It all adds up to **TERRIFIC POWER** without specks and bubbles to mar your fun! Plus unbelievable **LONG RANGE**, yet no annoying fuzziness! There's no doubt about it—this 1970 NITE & DAY model is the *greatest* to come out of the famous European factory! Now you can get yours *direct* from the American Factory Representatives at an *unbelievable low price*.

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These powerful binoculars really *shrink* great distances. People, animals, houses are pulled in so **SHARP** and so unbelievably **CLOSE-UP** that you get the feeling you can reach out and *touch* them! How *useful* indeed to watch over your kids on the playground . . . to check on workers in the field . . . to secretly observe the actions of suspicious strangers. PANORAMICS are so powerful that you can actually shadow suspicious persons at *great distances*—without being seen. But this magnificent instrument is also lots of fun for young and old!

**ENJOY ALL SPORTS MORE**

For a real thrill, try these great binoculars for viewing baseball, football, boxing. You're sure to get a "ringside"

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These quality nonprismatic binoculars have genuine **OPTICAL CRYSTAL LENSES** with wide 35 mm. objectives. They cost *ten times more* than cheap oriental plastic lenses. But one look will tell you they're *worth it!* You get needle-sharp images. The wide Nite and Day lenses capture more available light. Result: You get a brighter, clearer picture—even in ordinary moonlight . . . even in murky, cloudy weather!

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