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P.O. Box 2356 Springfield, III. 62705 Phone: (217) 528-7339 June, 1977

Vol. 35, No. 2

Published by Association of Illinois Electric Cooperatives

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COVER: Larry Hosselton, a director of Wayne-White Counties Electric Cooperative, Fairfield, tows a 1920-model tractor, operated by his brother, Cleron, with one of several other old tractors the Hosseltons and their father, Cletis, have in their collection. (See story on pages 8 and 9.)

ILLINOIS R.E.N. RURAL ELECTRIC NEWS is the official monthly publication of the Association of Illinois Electric Cooperatives, 6460 South Sixth Frontage Road, Springfield, Illinois 62707.

Subscription price \$2.00 per year. Advertising and editorial inquiries should be directed to the Illinois Rural Electric News, P. O. Box 3787, Springfield, Illinois 62708. National advertising representative: Southwest Dailies, 360 N. Michigan Ave., Chicago, Illinois. Member, Illinois Press Association.

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POSTMASTER: In using Form 3579, address to Illinois Rural Electric News, P. O. Box 3787, Springfield, Illinois 62708.

Second Class Postage paid at Springfield, Illinois and at additional mailing offices.

Publication number 258420.

### illinois rural electric news

### Electricity shortage — crisis of the 80's?

(Reprinted from the New York News)

First there was the gasoline shortage of 1973. Then came the natural gas shortage of 1976-77. And next comes the electricity shortage of 1980 or so.

That's what the experts are saying now. They're not talking about the spot shortages expected this year in the West, which depends on hydropower and hasn't had the rain needed to turn the turbines in dams.

Rather, energy experts believe that many areas of the country are heading for a chronic, long-term shortage of electric generating capacity that could hurt business and crimp the gadget-dependent American lifestyle.

A new analysis done by the Mitre Corp., a think tank, for the Energy Research and Development Administration says there could be "significant shortfalls" in six of the nine National Electric Reliability Council regions of the United States between now and 1985. The Edison Electric Institute, which speaks for the nation's profit-making utilities, agrees with that assessment.

"Our position is that there is a potential for shortages in electricity in the 1980-85 period in various regions of the country," said John J. Kearney, senior vice president of the institute, in an interview.

The Northeast is not likely to be one of those regions, Kearney said, because its energy demand is growing very slowly. But over large portions of the U.S. there is steady growth in demand for electricity combined with a lag in putting new capacity on line. Unless something happens rather quickly, demand will outstrip supply in just a few years.

Despite the emphasis on conservation in the Carter administration's energy policy, electricity demand is growing at a nearly unprecedented rate. After the Arab oil embargo, the U.S. had almost zero electricity demand growth for a year or two. But last year, electric consumption rose six percent. This year, it is estimated that it will grow seven percent, maybe more because of the unusually cold winter.

Over the long run, the Edison Institute is predicting a compounded growth of 5.5 percent a year.

On the supply side, there is nothing but problems. The Carter administration's de-emphasis of nuclear energy has raised more doubts about the ability of nuclear plants to meet the need. But that's just one reason why new generating capacity isn't coming on line as fast as it might.

Coal-burning plants are in doubt because of opposition of strip-mining and the possibility of tighter air pollution laws. Natural gas is running out. Imported oil is not what utilities would like to rely on.

If you're complaining about the size of your electric bill, you're not the only one. The utilities think the bill is too small. They're complaining that they don't have the capital needed to build new plants. They're also complaining that it's getting harder to find sites that meet all the strict new environmental requirements.

Once we get into a period of electricity shortage, it will take a long time to get out. The lead time for building a nuclear plant is 10 years. It takes almost as long to build a new coal-burning plant. A shortage that develops in the 1980s could persist into the 1990s and beyond.

All we have to do to confront such a shortage is to let things go on as they are today. If demand keeps growing at the current rate and construction lags as it does now, the lights will start to grow dim just a few years from now.



Since the beginning of the rural electrification program more than 40 years ago, those involved—whether with the local cooperative, the state organization or the national association—have been guided by one common objective. They have focused their efforts to provide economical and efficient electric service to electric cooperative members.

In 40 years, the goal of serving members' interests by providing both quality of service and reasonable rates has gone unchanged.

Today, however, meeting the needs of the "guy at the end of the line" is a task much more complicated than it was yesterday.

Inflation, the energy crisis, high cost of capital and environmental regulations have placed an increasing burden on the shoulders of those vested with the responsibility of seeing to it that the nation's leaders are made aware of the crucial issues that affect electric cooperatives. Those issues are crucial for the whole nation, too. No longer are the concerns of city and country cousins different.

For over a decade, electric cooperatives from across the country have utilized a special, coordinated effort—the Rural Electric Rally—to help representatives and senators better understand matters relating to electric cooperatives and the nation's energy position.

This year's rally, held during the first week of May, drew over 1,200 electric cooperative leaders, including over 80 from Illinois.

The list of legislative matters pending in Congress which affect electric cooperatives is lengthy, but five issues were of significant concern for the Illinois electric cooperatives' representatives: President Carter's Department of Energy proposal, Locks and Dam 26, Clean Air Act amendments, nuclear legislation and President Carter's energy message to Congress. The cooperatives' representatives found considerable agreement on these issues with Illinois' delegation of 24 representatives and two senators.

The Department of Energy proposal has received general support from electric cooperatives, with the primary disagreement being a provision which called for DOE's Secretary to approve all loans for generating and transmission facilities of electric cooperatives. This would split decision-making responsibilities for authorizing loans between two departments and requires an unnecessary duplication of the loan justification process, the Congressmen were told.

The poor condition of Locks and Dam 26 on the Mississippi River at Alton, Illinois, continues to be of major importance. Illinois electric cooperatives and the National Association of Electric Cooperatives have long called for Congressional approval of replacement of the structure. A number of significant reasons indicate the importance of the facility.

Nearly 38 percent of the nation's grain exports pass through the locks

# RE Rally: A basic ap

and over eight million persons in the upper midwest are supplied electricity generated by plants dependent upon coal brought up the river by barge. In addition, water transportation is an important element in conserving energy-one gallon of fuel can move a ton of freight 300 miles by water, compared to 50 by truck and 80 by rail. Thomas H. Moore, executive vice president of the Association of Illinois Electric Cooperatives, termed the facility vital to shipment of farm products and coal and emphasized, "If we are going to solve the energy crisis, we are going to have to use our waterways."

There have been proposals in recent months which call for user fees to pay the cost of the nation's river navigation systems, including Locks and Dam 26. Illinois electric cooperative leaders said they do not think approval of replacement of the Alton structure should be tied to the user fee proposal.

"The more organizations nationally who push for Locks and Dam 26, the better its chances," Representative



Far left: U. S. Representative George Shipley, Olney, (coatless) talks with Illinois electric cooperative representatives, clockwise from left foreground, Walter Smith, Victor Swanson, Mr. and Mrs. Charles Witt and Ed Ferguson. Near left: Stanley Greathouse, president of the Association of Illinois Electric Cooperatives, (left) and James Holloway look on as Representative Paul Simon, Carbondale, explains legislative issues during one of the meetings during the rally.

## complex problems

Tom Railsback, Moline, said. Representative Paul Simon, Carbondale, said, "Locks and Dam 26 handles more freight than the Panama Canal." Countering the opponents of construction of a new lock and dam who claim it would benefit only a particular segment of the transportation industry, Simon said other freight movers received federal subsidies. Among those federally assisted industries are the railroads, who received \$6-billion last year.

Included in the major costs of providing electric power to consumers is that of compliance with clean air standards, which have made necessary the addition of sulfur dioxide scrubbers to coal-fired electric generating plants if other than lowsulfur coal is to be burned.

During the meeting with aides of Senator Adlai Stevenson, spokesmen for two Illinois generating and transmission cooperatives explained difficulties they encounter as they attempt to comply with the clean air standards.

Ora M. Snider, administrative

manager of Southern Illinois Power Cooperative, Marion, said SIPC had to include such a scrubber before a permit for the unit under construction was issued, despite the absence of evidence the scrubbers were effective. He added the SIPC also received permission to build a bypass in order to allow the plant to continue production if the scrubber failed. He said scrubber technology was far from perfected and questioned, "How long are ratepayers going to go along with the notion scrubbers will work."

The general manager of Western Illinois Power Cooperative, Jacksonville, Donald B. Bringman, echoed Snider's concern that scrubbers were costing consumers yet were not doing the job expected. "The scrubber at WIPCO's Pearl Station has operated only during five of the 18 months since its installation," he said, "and we have had extensive damage to our stack because of the scrubber's inefficiency."

The Congressmen were urged to consider allowing intermittent controls and tall stacks during a period of time

necessary to allow development of adequate systems and devices.

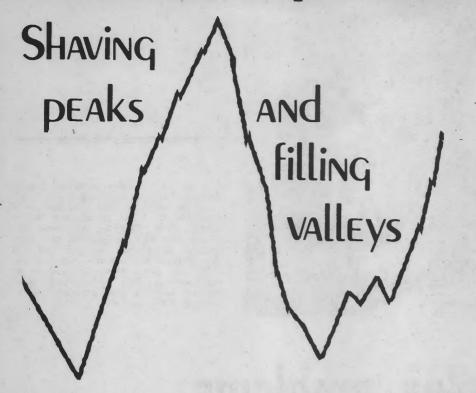
An increasing awareness of the dangers of overemphasizing environmental concerns-some of which may be overstated-appears to be developing in Congress. Railsback said, "We must balance our energy requirements with those of the environment. More legislators are becoming aware of this need."

The President's energy message and his proposals drew mostly favorable responses from electric cooperative leaders.

. However, two provisions have sparked concern. Electric cooperative leaders do not think President Carter has placed enough emphasis on developing energy supply, and they consider the cutback on funding for the breeder reactor program is not in the best interest of the nation in its effort to meet future energy demands.

A Stevenson aide, Bruce Hubbard, said, "I would be surprised if we didn't come out without some comprehensive energy policy," referring to the President's proposals.

### Load Management:



Picture these scenes in your mind's eye, if you will:

A soybean grower buys a semi tractor-trailer in order to haul a large quantity of beans to market one day each year. The rest of the time he merely carries pickup size loads to meet his hauling needs.

Or, picture a family that buys a large commercial refrigerator for its home in order to store all the prepared food for an annual 100-person neighborhood Sunday dinner. The rest of the year the family uses only one or two shelves in the cold-storage giant to meet its family needs.

Both scenes suggest a waste of economic resources beyond our wildest imagination. Yet, these scenes illustrate a problem of mounting concern to electric utility management throughout the United States.

Power suppliers have traditionally constructed generating facilities to exceed the maximum electricity demand of their consumers even though the maximum, or peak demand, usually lasts only a few minutes each year. When utility managers talk about "reliability of service" they are talking about their ability to meet peak demand.

Among Illinois Electric Cooperatives, many systems' peak demand period occurs during the late afternoon or early evening hours of the coldest day of the year. That's when the family has all arrived home for dinner, a large number of electric appliances are in use, the television set is on, a large quantity of hot water has been used and the heating system is struggling to overcome the effects of the frigid temperatures.

Other cooperatives, usually serving more urbanized areas, have summer peaks caused by heavy air conditioning loads. For these cooperatives the peak demand day will usually occur on the hottest day of the summer. With the rapid growth of electric grain drying on Illinois farms, a few cooperatives have begun experiencing a Fall peak, usually in October or early November when grain drying teams up with cool weather and normal household needs to cause a rapid increase in electricity consumption.

To meet these peak demand conditions the power supplier is running all available generators, including old inefficient generators that may be due for retirement, perhaps burning soon-to-be-banned

fuel oil or diesel fuel, and possibly buying expensive peaking power from other systems that have surplus power available.

The most significant cost of meeting consumers' peak electrical demand is not the high cost of fuel burned during the peak condition or the peaking power purchased from other utilities. The most significant cost of meeting peak demand periods today is the cost of constructing new generating capacity that is going to lie idle during non-peak periods. It's similiar to the semi-truck and the pickup load of beans

New wholesale power contracts under which Illinois distribution cooperatives purchase electricity for their members' needs, contain a clause known as the "ratchet" that requires payment of a demand charge that is based on the peak system demand during the preceeding 12 months.

This means that your cooperative is increasingly paying for the "semi trailer-truck" during the non-peak months even though its members only need "a pickup load" throughout much of the year. The introduction of the ratchet has created a dilemma for electric cooperative managment and boards of directors. Should the cooperative continue to allow a combination of chance, member desires and temperature extremes to determine a cooperative's peak demand (provide unlimited reliable service) and pay the increasing yeararound demand charges? Or, should some steps be taken to somehow "limit the load" and thereby reduce the cooperative's peak demand and lessen the cost to the cooperative and its members of the ratchet?

#### LOAD MANAGEMENT

More and more today cooperative management and boards of directors are studying load management as a way to deal with this dilemma that is the result of the energy crisis and our inflation-prone economy. Load management is seen as "a means to promote the efficient utilization of energy while simultaneously reducing the requirement for future additional generating capacity." In this sense, load management does not mean limiting consumers' peak use of

electricity, so much as it implies improved efficiency by shifting energy consumption from a time of peak demand to a time of lesser demand.

Such shifting of energy usage could mean simply waiting until after 8 p.m. to wash the family dishes or washing clothes in mid-morning. It could also mean placing a radio-controlled switch on the member's water heater or air conditioning system to allow the cooperative to shut down the appliance for short periods, usually about seven minutes, during peak conditions.

As cooperatives study load management policies, they generally favor these voluntary programs that depend on the members' willing acceptance of the program and its goals. In some states regulatory authorities are mandating electric utilities to begin metering consumers' time of energy consumption and setting rates based on time of use. The theory is that high penalty rates charged for energy consumed during peak periods will cause consumers to shift their use to other times of the day when rates are lower.

At a recent national conference on load management sponsored by the National Rural Electric Cooperative Association, Tom McDonald, deputy assistant administrator of the federal Rural Electrification Administration, defined the goal of load management this way, "The end result of load management should be conservation. The concept of conservation should include the efficient use of fuels, capital and materials required to meet power demands. Beneficiaries of sound conservation programs include the consumer as a customer and as a citizen doing his part in making the most efficient use of the nation's resources."

Illinois electric cooperatives were well represented at the three-day load management conference held in Kansas City and attended by cooperative management personnel, utility consultants and government regulatory authorities. Conference speakers generally agreed the rapidly rising cost to meet utility peak demand loads is fast making an engineering problem the consumermember's problem. However, conference participants generally disagreed as to what load management systems should be implemented. Regulatory spokesmen appeared to favor some form of peak load pricing to make use of electricity in non-peak periods more attractive.

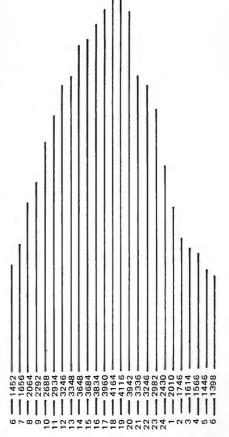
Joseph W. Sloan, director of member services, Middle Tennessee Electric Membership Corporation, summed up the position of electric cooperatives when he advised the Kansas City conference, "If the government wants us to manage load in the national interest, then we should make an honest effort in that direction, but it should be with the full knowledge and concurrence of our members. Keep in mind that the only protection that our members have from zealous bureaucrats is us."

Cooperative management and boards of directors are looking at load management techniques for ways to make their systems more efficient and to slow the rising cost of electricity. Cooperative members will be seeing more on load management in their cooperative publications. It is hoped all members will become familiar with the time of peak load conditions in their cooperative and begin taking steps to help "shave the peaks and fill the valleys." With the ever-increasing cost of constructing and maintaining generating plants, we need to become just as aware of when we use electricity as how much electricity we



Representatives of three Illinois electric cooperatives prepare for the start of the second day of the three-day 1977 Load Management Conference, conducted in Kansas City in April by the National Rural Electric Cooperative Association. From left are: Julian J. Brix, assistant manager-system engineer, Western Illinois Power Cooperative, Jacksonville; Dorland W. Smith, staff assistant, Menard Electric Cooperative, Petersburg; and James M. Morse, system engineer, M.J.M. Electric Cooperative, Carlinville.

This curve illustrates members' electricity consumption on Farmers Mutual Electric Company's annual peak demand day. The line begins at 6 a.m. on July 14, 1976, and rapidly rises to the peak period between 6 and 7 p.m. on a day when the temperature reached 97 degrees. If each member had limited electricity use slightly during that one-hour period, the peak could have been reduced significantly. The numbers across the bottom show the hour of the day; the numbers just above the hour represent the kilowatt demand at that hour.





### Tractor collectors



### Helping

People collect anything and everything.

Some gather stamps. Others collect coins. Many round up barbed wire.

Then, there are the tractor collectors, a rare class of accumulators whose collections may include 40 or more various gasoline and steam contraptions from a bygone era of rural life.

Not content to just amass a variety, these collectors like to restore their prize items to the same sort of condition they were in when they were sold new during the early part of this century.

Southern Illinois appears to have more than its share of these collectors.

A Union County man, Edwin Eddleman, Dongola, has been one of the most active members of the American Threshermen Association, a group which puts on an annual show in Pinckneyville. During that show, thousands of people turn out, many to recall those days when the steam engine was the heartbeat of rural life.

In Wayne County, two other collections typify the enthusiasm. Walt Townsend, Wayne County extension

ILLINOIS RURAL ELECTRIC NEWS



Clockwise from far lower left: Ivan Holler, power use advisor for Wayne-White Counties Electric Cooperative, helps demonstrate the size of the Aultman-Taylor tractor of Walt Townsend, in the cab with his son John. Clarence, Cletis, Cleron and Larry Hosselton pose with the Hosseltons' unique tractor collection. Edwin Eddleman shows his Keck-Gonnerman steam engine tractor.

### remember the past

advisor, has some 45 steam and gasoline tractors, and Cletis Hosselton and his sons Larry and Cleron count about 40 gasoline tractors in their collection.

Eddleman is a member of Southern Illinois Electric Cooperative, Dongola, and lives a short distance from the cooperative headquarters. A few years ago, Eddleman put on a reinactment of what a wheat harvest used to be. Over 400 persons turned out to watch him work the field with his 19rear-mounted horsepower, Gonnerman steam engine built in 1923. The 12-ton steamer was bought by Eddleman and his father in 1941 and was used for several years to operate a sawmill. Eddleman restored it and made it his hobby.

Townsend's assemblage of stock includes a long list of names sure to bring memories: Aultman-Taylor, Rock Island, Hart-Parr, Titan, Baker, Huber, Lauson, John Deere, McCormick-Deering, Minneapolis-Moline, Cletrac and Keck-Gonnerman.

The pride of Townsend's fleet is the Aultman-Taylor, a 30-60 model which tips the scales at 27,000 pounds and

was rated at 12 plows when it went on the market. That was in the early 1920's, Townsend says.

Townsend, a member of Wayne-White Counties Electric Cooperative, Fairfield, explains that his Aultman-Taylor is one of the last ones built and carried a price new of \$4,200.

The huge—the top of the cab is more than 11 feet from the ground—tractor sports a four-cylinder engine with a 1,390-cubic-inch displacement. In addition to its farming applications, the powerful tractor was used for road grading, and the belt drive was used for a variety of functions.

His Keck-Gonnerman steamer is an 18-horse model he bought from a pair of elderly collectors.

Townsend, who lives a short distance from the Wayne County community of Geff, likes to boost Geff's Frontier Days, especially the threshing demonstrations. This year's activities take place September 9, 10 and 11. The threshing gets underway on Saturday and Sunday afternoons.

The Hosseltons figures they have 39 or 40 pieces of equipment, developed from a starting collection of Cletis'

father-in-law. All three are members of Wayne-White Counties Electric Cooperative and Larry is a member of the cooperative's board of directors.

They have a Fordson from the early 1920's, John Deeres, a Twin City and a variety of other makes.

It is a three-way hobby for the Hosseltons. Cleron says Larry is the mechanic who gets the equipment into running condition and keeps it that way.

How do they find the relics?

"The Fordson was listed on an auction bill," Cleron says.

"Some you see in classified ads; some you hear about by word-of-mouth," he adds.

The Hosseltons look upon their hobby as a preservation project, too. "A lot of old tractors are being junked," Cleron says, "and we don't want them to be recycled."

The growing hobby of collecting tractors has led to the inevitable price increases. Cleron guesses that prices have doubled or tripled in the last two years as more and more people have become interested.



### an educational experience

There is perhaps no other activity in which Illinois electric cooperative leaders take more pride and interest than the promotion of community leadership among young citizens through the Illinois "Youth Tour" program.

Since 1959, Illinois electric cooperatives have encouraged thousands of high school students in their respective service areas to participate in scholastic competition. Winners in the annual "Youth to Washington" contests were awarded all-expense paid trips to the nation's capital to see firsthand our national legislative processes and realize a more complete understanding of their government.

Because of the success of the early "Youth Tour" program and the caliber of the students participating, another tour was developed to expand the educational opportunities available

through the Illinois electric cooperatives. Formerly known as "Youth to Springfield," this one-day educational tour of Illinois' capital city was later officially proclaimed "Illinois Rural Electric Youth Day" by the Governor.

This year's "Illinois Rural Electric Youth Day" activities involved nearly 150 students, most of them semifinalists in "Youth to Washington" competition sponsored by 14 electric cooperatives.

Governor James R. Thompson honored the students in an official proclamation declaring them special guests in the capital.

"Coming from throughout Illinois, these young leaders were selected on the basis of area essay contests on the role of electric cooperatives in meeting the challenges of the energy crisis and as future energy suppliers. The tour provides a unique opportunity for youths to meet and talk with their government representatives and public officials. I congratulate the electric cooperatives on sponsoring the educational tours and trust all participating will have an enlightening and enjoyable day in Springfield," Thompson said.

On behalf of the Governor, Illinois Director of Agriculture John R. Block welcomed the students as they arrived at the steps of State Capitol to begin the day's activities.

After a guided tour of the capitol, including visits to the House and Senate chambers, and the Illinois State Museum, the group attended a luncheon in their honor at the Forum 30 Hotel.

Nearly 180 guests, including legislators from the 54th, 56th and 58th Legislative Districts, attended the

(continued on page 14)

# TS SIELL



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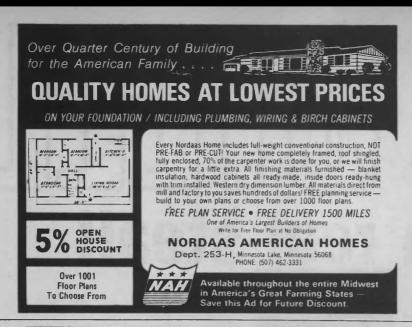
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COLLECT

IN MICH.



This is the first in a series of questions and answers about specific energy problems and opportunities. They were prepared by the Electric Power Research Institute (EPRI) in cooperation with the energy and environmental policy department of the National Rural Electric Cooperative Association (NRECA). EPRI, which was started in 1973, is a research organization funded by voluntary contributions from all segments of the electric utility industry, including rural electric cooperatives.

- Q: What is solar energy?
- A: The energy that comes from the sun. Directly we see and use it as light and heat. Indirectly it occurs as wind, in the conversion of sunlight to plant growth (photosynthesis), and in the thermal gradients (temperature differences at various depths) in water. Even fossil fuels (formerly plants) were originally created through solar processes.
- Q: What appears to be the most promising near-term way of harnessing solar energy?
- A: Direct utilization of the sun's energy, for heating and cooling buildings and heating water for home use, has the potential for becoming cost competitive with electricity in some instances. It may account for as much as 10 percent of anticipated space-conditioning energy use by the year 2000. Off-peak (night-time) electricity backup combined with energy storage would be necessary for periods when solar is not available.
- Q: What about solar energy for electricity?
- A: Two possible approaches are solar thermal conversion (concentrating the sun's energy to drive

- conventional steam or gas turbines) and photo voltaic conversion (solar cells which transform sunlight directly into electricity).
- Q: Why aren't we using more solar electricity?
- A: At this point it is far too expensive, and its supply is not always available. The sun is a diffuse and intermittent energy source requiring expensive energy storage or backup energy to reliably provide even part-time service. This requires expensive conventional standby power plants.
- Q: Sunlight is free. What makes its use so expensive?
- A: The fuel is free, but because it is diffused, large and very expensive devices are required for capturing and converting it to electricity. The capital cost of a solar-thermal plant would be three to five times that of a conventional fossil fuel plant of the same capacity. However, the operating cost may be lower because no fuel is required. Based on present technology, a photovoltaic system would be 100 to 200 times more expensive than a conventional power plant.
- Q: What is necessary to make these approaches commercially feasible?
- A: Research and development, time, effort and money are necessary to make solar-thermal electricity production competitive with conventional power generation, and then only for daytime

application complementary with conventional nuclear or coal plants. All that plus technological breakthroughs is necessary to achieve economic viability with photovoltaic systems for large-scale electricity production.

- Q: Couldn't we store some of the sun's energy?
- A: Yes, limited amounts, as electricity, heat or other forms of energy. But the cost becomes unacceptable beyond several hours. While substantial research is going into improving energy storage systems which could help conserve scarce gas and oil, no reasonable storage facility could economically handle several days of rain or cloud cover. This could only be handled by conventional standby plants.
- Q: Will solar plants ever replace nuclear and coal plants?
- No. Solar power plants may become competitive with conventional plants for certain part-time applications, thus conserving scarce and expensive oil and gas resources. In this role solar would be complementary but not competitive to coal and nuclear base-load power plants. Because of the intermittent nature of solar energy, no utility, even in the Southwest, could commit more than 15 percent to 20 percent of its generating capacity to this source and still meet the reliability standards typical of conventional systems.
- Q: What contribution will solar sources make to electric power generation in the U. S. by the year 2000?
- A: Assuming satisfactory technical progress and cost reductions, solar sources could produce one percent to two percent of our electricity by 2000, or 20,000 to 40,000 megawatts electric. This would be in addition to the heating and cooling of buildings mentioned above.

### Youth Day-

### an educational experience

(continued from page 10)

luncheon at which Secretary of State Alan J. Dixon was the featured speaker.

Two special guests participating in the day's activities were Cindy Morton of Paloma, "Miss Illinois Electric Cooperative 1976" and Matt Rhoades of Baylis, president of the Youth Consulting Board for the National Rural Electric Cooperative Association.

Students rounded out the afternoon by touring the Lincoln Home, the new visitors center, the Old State Capitol and the Lincoln Tomb at Oak Ridge Cemetery.

As students from most participating cooperatives made their way home, students from Adams Electrical Co-Operative, Camp Point; Illinois Rural Electric Co., Winchester; M. J. M. Electric Cooperative, Carlinville, and Western Illinois Electrical Coop., Carthage, prepared for the highlight of their day in the state capital—a special dinner with legislators from their home areas.

Nine legislators from the 47th, 48th, 49th and 50th Legislative Districts met students and discussed legislative issues of interest with the young leaders.

For most of these enlightened young citizens, "Illinois Rural Electric Youth Day" was more than fun, it was a memorable educational experience. For the "Youth to Washington" contest winners, however, it was an exciting prelude to their Washington trip on June 11-18.

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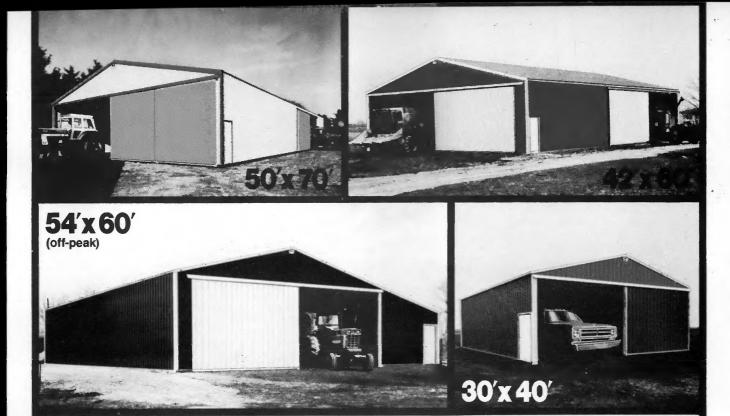
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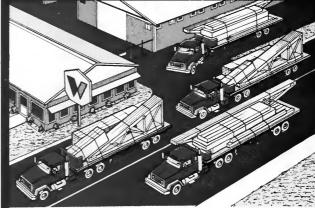
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Some 150 youths from 18 Illinois electric cooperatives toured Springfield on "Illinois Rural Electric Youth Day" April 27. The students, most of them semifinalists in the annual "Youth to Washington" essay contests, were greeted at the capitol steps by Illinois Director of Agriculture John R. Block, who represented Governor James Thompson. Alan J. Dixon, secretary of state, spoke to the group during their luncheon at the Forum 30 Hotel, and students from several cooperatives dined that evening with their legislators. In the photos are, from top left: In the rotunda area of the capitol building. On the steps of the Illinois State Museum. Cindy Morton, "Miss Illinois Electric Cooperatives," Secretary of State Dixon and Matt Rhoades, president of the NRECA Youth Consulting Board, chat at a luncheon break. Touring the old Capitol Building. Meeting their legislators: Willard Wiggers, director of member services for the Monroe County Electric Co-Operative, introduces his tour winners to Rep. Vincent A. Birchler, Chester.







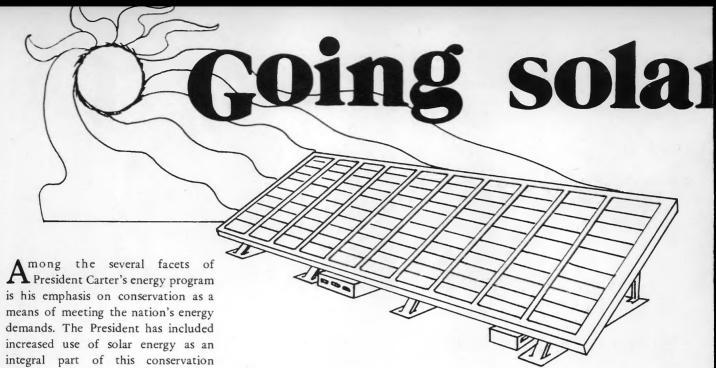
Youth to Washington contest-

### mifinalists tour Springfield





**JUNE 1977** 



There is a provision in his program for tax credits to homeowners who install solar equipment, an incentive which should lead to increased demand for solar energy systems.

effort.

But, the increase in the demand for solar energy may also bring the charlatan and the fly-by-night installer. While most of the installers are honest and competent, many still do not know exactly what may be needed for your particular situation. The field is new and there are no really firm standards as yet.

However, there are some things you can do to protect yourself if you do decide to go solar shopping.

First, check with your electric cooperative or your state homebuilders association to assist in locating a reputable, knowledgable contractor, and get in touch with your county extension office, which also may be a source of useful data.

Then, know what you can expect from your solar apparatus. One Illinois resident installed 60 square feet of flat plate collectors in his yard and was disappointed that the unit would not heat his entire house. Actually, such a solar array could be reasonably expected to heat a 180- to 240-square-foot area, provided the space was well insulated and the collectors are fairly efficient.

Flat plate collectors—the most common, least expensive kind—collect low-yield heat. To make them work

for you, you will need a large volume, and to get a large volume, you will need a large collection area.

If you expect to heat your entire home on sunny winter days, you will need a collector array about one-fourth to one-third as large as the floor area of your house. In other words, to heat a 1,500-square-foot home, you will need 375 to 500 square feet of collector panels. If a contractor tries to sell you a small array, ask him how big a percentage of your heating needs it can fill.

Solar's low-yield heat brings on another problem: insulation. Electrically heated homes need a lot of insulation, but solar-heated homes need more yet. Before a builder can tell you how much collector area you need for an existing home, he will need to know how much insulation you have in your home. Chances are it will not be enough. Solar-heated homes need to be heavily insulated and tightly-sealed. Some authorities are recommending 18 inches of insulation in the attic of a solar-heated home, with proportionate amounts in the walls and floor.

The gist of all this is that if a contractor tells you what to expect from a solar furnace without doing a thorough heat loss study of your home, be wary. He will need a lot of data before he can make any predictions.

If he tells you he can heat your home with a tiny flat plate collector,

take his promise with a grain of salt. It cannot be done.

A small collector can, however, do part of the job. Still, you will need to know exactly what you want, and realize that a system that will provide all your winter heat would cost a lot of money, both for collectors, and for storage, which is necessary for sunless days. A solar collection system which is usable only for space heating, will probably cost you in the neighborhood of \$20 per square foot of collector area, including installation, controls, and a storage system. Prices are expected to come down gradually in the future.

Most systems are built around a water or air heat transfer system. For an air system, hot air is blown over gravel, which absorbs the heat from the collector panels and stores it for later use. For a couple of days of heating, in the event the sun refuses to shine, you will need about one cubic foot of rock for each two square feet of collector area. A water storage unit needs a smaller amount of storage than a gravel bed. A cubic foot of water will usually do the same job as two and a half cubic feet of gravel. Storage tanks must be very heavily insulated to be really useful. Check with your contractor to determine how much insulation he installs around the storage medium. A poor job here may indicate a lack of good engineering.

Still, how well your storage medium holds usable heat will depend on many

# Be prepared!

factors. How much insulation you have in your home is an important factor; so is the area to be heated. If you keep your home toasty warm in the dead of winter, you will exhaust your stored heat much sooner than if you keep your temperature at a moderately warm setting. Repeated opening and closing of doors lets large amounts of heat out of a house, too, and this will deplete a storage medium.

Controls are important to a system, too, because in many systems, the heat from the collectors can be routed directly to the home's heaters, or directly to storage, or to both at the same time. Also, once the sun goes down, the collectors no longer produce heat, so they must be shut off, or cold coming in from them can deplete storage. All this should be done with a minimum of fuss and bother, so look for reliable electronic components, pumps and blowers. Do not be bashful about asking your contractor what brand of equipment he uses.

The figures used here are "ballpark" figures, and should not be used as a basis for "engineering" your own heating requirements, but they should be close enough to let you know if a prospective builder is steering you straight.

To sum it all up, here are a few things you should look for:

- Does your contractor know exactly what you expect from your solar system, such as 60, 70, or 80 percent of your heating?
- Does he know whether or not you want storage for sunless days?
- Has he checked your home very carefully to determine heat loss?
- Has he proposed a collector array that is about one-fourth to onethird the size of the area to be heated? Smaller units will heat smaller areas, but this should be spelled out.
- Does he have any satisfied

customers you can talk to?

Do not hesitate to ask a contractor these questions before you sign any kind of contract. It is your money you will be investing, and you have every right to know what you will get for it.

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### S. J. Miller retires as Wayne-White manager

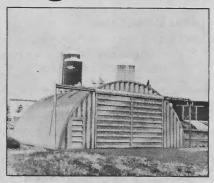
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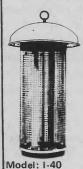
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J. Miller, whose service to •Wayne-White Counties Electric Cooperative began in 1937 and paralleled the cooperative's history, has retired as manager of the Fairfield-based cooperative.

Miller worked for the contractor who built the first transmission lines in 1937 and became a cooperative employee in 1938. In 1948, Miller became construction superintendent and later was named assistant to the

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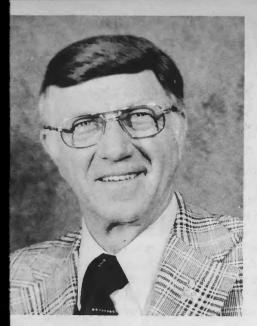
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manager. In January 1966, Miller became manager upon the retirement of Owen J. Chaney.

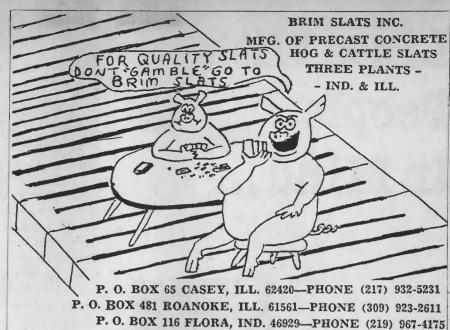
Dale Warren, a Wayne-White employee since 1949, has been named acting manager until a new manager is selected.

A native of Wayne County, Miller devoted an extraordinary amount of his personal time to community and church activities.

Miller was a board member of the Housing Authority of Wayne County for 27 years, the first chairman of the Greater Wabash Valley Water District Board, area vice president of the Wabash Valley Association, utility committee member of the Greater Wabash Valley Regional Planning Commission, board member for 15 years and president of the Fairfield Grade School Board. He is an elder of the Fairfield First Christian Church and has been active in numerous area church endeavors. A former director of the Fairfield Chamber of Commerce, Miller is a past Governor of Rotary District 651.

His service to the Association of Illinois Electric Cooperatives includes membership on several committees and he is a former president of the Illinois Electric Cooperative Managers' Association. Miller was among the founders of Soyland Power Cooperative, which he has served in recent years as treasurer.

Miller was honored by the state's electric cooperative managers at a dinner June 1 in Mt. Vernon.





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# Lines With People In Mind...

### Miss Illinois National Teenager



Deanna Marr, 17-year-old daughter of Mr. and Mrs. James Marr Jr., Loami, was recently named "Miss Illinois National Teenager of 1977," at the sixth annual pageant in Decatur. Chosen from a field of 108 contestants, she will represent Illinois in the National Teenager pageant in Atlanta, Georgia, on August 20. Her parents are members of Rural Electric Convenience Cooperative, Auburn.

A senior at New Berlin High School, she is a cheerleader, president of the senior class, a member of the prom court, varsity club, annual staff and National Honor Society. Among her prizes were a \$3,000 scholarship to Eureka College and a \$500 cash scholarship.



Ms. Downtown St. Louis

Twenty-one-year old Yvonne Claire Meier, daughter of Mr. and Mrs. Darwin Meier, Troy, has been elected "Ms. Downtown St. Louis of 1977." The former "Miss Southwestern Electric Cooperative of 1975" was second runner-up to "Miss Illinois Electric Cooperative 1976."

She is a certified medical assistant. A graduate of Triad High School, she is a 4-H Club leader for third and fourth grade students in Troy.

As the new Ms. Downtown St. Louis, she will represent the downtown area at special events and civic ceremonies throughout the year.



### Raber new EIPC director

William P. Raber, Saybrook, has been elected to succeed John Poppe Jr., Anchor, as a member of the board of directors of Eastern Illinois Power Cooperative, Paxton.

An active young farmer in Anchor Township, Raber raises 2,500 head of hogs annually on a 500-acre farm. A director of the Farm Bureau and a charter member and former president of the Illinois Pork Producers, Raber was named 1976 Jaycee Outstanding Young Farmer for McLean County and the Bloomington Pantagraph Young Farmer winner.

# McTaggart appointed at RECC



Lynn D. McTaggart, Route 1, Pawnee, has been appointed to the board of directors at Rural Electric Convenience Cooperative, Auburn. He replaces District 3 Director Keith Fry. A native of the Pawnee area, McTaggart was graduated from Pawnee High School in 1964.

McTaggart operates a grain and livestock farm in partnership with his father, Duncan, and brother, Leonard. A veteran of four years in the U. S. Navy, he is married to the former Nancy Howell of Springfield.



### Monroe elects Stumpf

Kenneth W. Stumpf, Columbia, a grain and livestock farmer, was elected to the board of directors of Monroe County Electric Co-Operative, Waterloo, at the cooperative's annual members' meeting April 11. He replaces Raymond W. Rusteberg of Valmeyer, who retired after 21 years as director.

Stumpf, who recently retired as a director of the Monroe County Farm Bureau, is a director of the Illinois Corn Growers Association and the Columbia National Bank.



This is another in a series of articles designed to help you save money through the wise and careful use of electricity.

### Cooling the cost of hot water



You can save energy and money by babying your water heater. Next to space heating and air conditioning, your water heater is the biggest energy user in the house, and careful management can help you save on your utility bills, whether your water heater is gas or electric.

At three cents a kilowatt-hour, it costs about a cent a gallon to heat water to about 140 degrees F., as many people do; so if you save hot water, you can save money.

One step you may want to take is to buy one of the new super-insulated water heaters on the market. In fact, that would most likely be a good bet—if you are in the market for a water heater in the first place. But what about those who have fairly new water heaters that do not need replacement? It would not make sense to discard them just because they have less insulation than the newest offerings.

If you would like a heavier insulation on your unit, without replacing it, there is something you can do. Several companies have water heater jacket kits on the market, so you can add insulation to your present water heater. These kits consist of batts of insulation built in the general shape of a water heater, and which can be cut to fit your unit if they are too long.

The kits are convenient, but you do L

not necessarily have to have one to do the job. They just make it neater and easier. If you wanted to, you could just wrap some insulation around your water heater and secure it with wire or tape. Just be sure to leave an opening so you can get to the controls. And, if your heater uses gas, make sure the insulation is a safe distance from anywhere the heating flame may reach.

To effect further savings, you may want to locate your water heater as close as possible to the area of greatest use. If you have a 20-foot pipe run, you will run out about two quarts of water when you turn on your hot water tap before you get really hot water. In the average kitchen, this can amount to about 1,000 gallons a year, and at a cent a gallon, that amounts to ten dollars. Where electricity is higher, consequently the cost is higher.

However, unless you are planning to build, chances are your water heater is already in place and there is not much you can do about its location. Still, you can save money by insulating long pipe runs, a fairly easy chore.

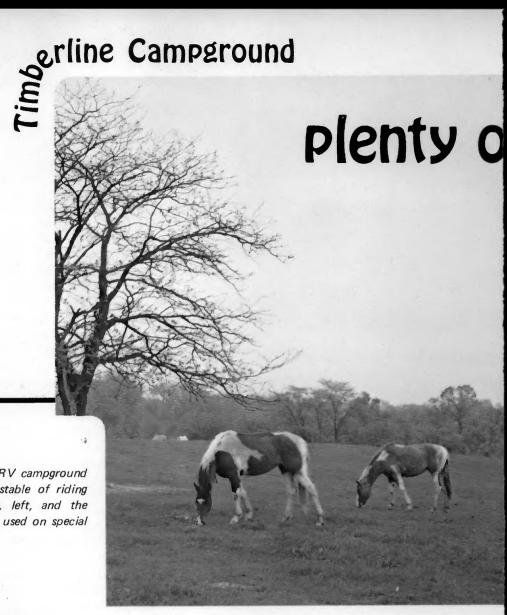
If you have a leaky faucet, repair it immediately, and you will save more money. If your faucet drips at the rate of 60 drops a minute, it will waste seven gallons a day, or about 2,500 gallons a year. A thin but steady stream of hot water running from a faucet will waste as much as 30 gallons a day, or upwards of 13,000 in a year.

At three cents a kilowatt-hour—a low rate these days—that amounts to about \$130 in a year, or \$10.80 a month. Obviously, a dripping faucet should be repaired quickly.

You may be able to lower your hot water costs by turning back your water heater thermostat. If you use a dishwasher, you will need to have water as hot as 140 degrees F. In some other cases, such a temperature is necessary too, especially where strict sanitation is a concern, such as in homes with infants and small children, or in laundering sickroom furnishings. In many cases, however, lower temperatures can be used without undue effects, and you can save money. Of course, if you wash a few full loads of dishes or clothing instead of many small loads, you will save money. Most machines use as much water-and detergent-for small loads as for large ones. The same principle applies, incidentally, to clothes dryers.

Another possibility you might consider is some form of home-grown load management. For example, you might buy a timer and connect it to your water heater so the unit will go off an hour before bedtime (residual heat should keep you in hot water for that last hour), and turn itself back on about an hour before you get up in the mornings. Assuming the unit is off eight hours a day, the savings should be substantial, even though the heater has to reheat the water in the morning.

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Near right: The central Illinois RV campground offers open space and a large stable of riding horses. Far right: The Lebows, left, and the Hunnicutts pose with the surrey used on special occasions.

> r. Irwin Lebow, a Bloomington dentist, remembers his first family camping experience.

> It was a short trip to a nearby farmer's lake; their equipment included a small tent and a rented propane cookstove. Lebow doesn't remember that 1964 outing as a success. "It took us about 31/2 hours to fix eggs in the morning. My wife liked camping out but she didn't like the roughing it," he said.

> That experience led to the purchase of a camping trailer, a recreational vehicle that was part of a phenomenon which would alter the style of vacationers for years to come.

> The Lebows traveled across the country, camping and enjoying the outdoor life. As they pulled that camping trailer behind their Jeep stationwagon, they saw lots of camping

facilities for RVs.

It occurred to the Lebows that many people didn't necessarily want to travel great distances, but rather wanted close camping facilities which offered a variety of activities and open spaces.

What would be wrong with complete RV facilities within a short distance of Bloomington, he thought. "We envisioned a campground close to home," he said.

In early 1973, Lebow put his plan into motion. He bought a 210-acre parcel of land near Goodfield in Woodford County. It had been a campground of sorts, but Lebow had plans to, as he said, "have a place where families could come. We wanted something for middle America."

What has developed is called Timberline Campground.

### pace and things to do



Whether a family wants overnight accommodations for a fold-out camper trailer or a place to park a 25-foot travel trailer, Timberline offers a variety of facilities, including electricity supplied by Corn Belt Electric Cooperative, Bloomington. In fact, the central Illinois electric cooperative provides electricity to all the camp's 525 electric hookups, including 84 metered hookups in Shady Oaks, the area set aside for permanent campers.

The campground consists of a number of elements, including the camping sites, swimming pool, fishing lake, bath houses, picnic area, rodeo arena, riding stables, recreational building, dinner theater and hiking trails. In addition, R. J. and Katy Hunnicutt, who manage the campground, have planned and imple-

mented a number of activities for the campers, including rodeos, horse shows, arts and crafts markets, hobby fairs, music shows, hayrides and a number of holiday festivities.

R. J. said, "We can round out a full day of activities for groups and companies, from fishing to a dance."

Nearby Peoria provides a good deal of business for the campgrounds. Among the companies frequenting Timberline is Caterpillar.

The Hunnicutts speak with pride of the group of foreign visitors Caterpillar entertained recently. Using a surrey Lebow bought in Springfield, the visitors were transported in horse-drawn fashion to a barbecue dinner and square dance in the large recreational building.

The recreational building is the center of many functions which take

place at Timberline. "I will decorate it any way you want it," Katy said. "Last year, I fixed it up for one group with corn and pumpkins, and fixed them a washtub full of popcorn," she laughed.

Because of the wooded, rolling setting, fall is a popular time at Timberline. The Hunnicutts add to that popularity with special activities—Halloween parties featuring costume judging for the children and free chili dinners for the campers—and hayrides and bonfires. "Some nights, we have 20 bonfires burning on the hill across the lake," Katy said. The Hunnicutts use five tractors and nine wagons for the hayrides. The wagons can carry up to 30 people.

"We sort of cater to church, 4-H and scout groups," Katy said, "and we

(continued on page 28)



### Be happy with the blues!

The bears and the Indians knew a good thing when they tasted those blueberries. Long before the white man arrived on this continent the bears and Indians were enjoying a sweet treat they found growing here and there. How long the natives had been feasting on blueberries is not known, since bears don't talk and the Indians didn't keep a record. They did, however, keep a recipe or two in mind to band down from generation to generation. Just as we do now. Way back then, they did know that this little plump berry had a way of dispelling the blues. It was, as it is, a happy idea-a tasteful treat to bring smiles to people's faces. And if a bear ever smiles it has to be when he wanders into a blueberry patch. So whenever these recipes are served they will make that day a brighter as well as a bluer one.

#### HOW TO FREEZE BLUEBERRIES

Blueberries are one of nature's own convenience foods. There is no peeling, pitting or coring. Enjoy blueberries all year around by home-freezing a supply at the height of the season when the berries are available at the lowest prices. Here's how the North American Blueberry Council says to freeze blueberries at home. Remove cellophane tops from pint containers and overwrap each with a plastic wrap, making sure that air vents at bottoms of containers are covered with wrap. The berries **should not be** washed before freezing. Wash just before using. With this method, the dry-packed berries freeze individually and will pour from the containers like marbles. Washing before freezing causes the blueberries to lump together.

VERY BLUEBERRY PIE

4 cups fresh blueberries, washed and drained Pinch of salt 1 cup sugar 1/2 cup water 10-inch pie shell Whipped cream

or
4 cups frozen dry-pack blueberries
1/4 cup cold water
5 tablespoons all-purpose flour

Wash and drain blueberries thoroughly. Mix together 1/4 cup cold water, flour, salt and make a smooth paste. Bring I cup of the blueberries, sugar and 1/2 cup water to a boil. When boiling, add the flour paste and stir until it thickens. Remove from stove and cool. When cool, add the remaining blueberries and put into 10-inch baked pie shell. Refrigerate. When cold, garnish with

sweetened whipped cream or whipped topping.
60 SECOND VERSION OF VERY BLUEBERRY PIE Fold 2 cups of washed and drained fresh blueberries or frozen dry-pack blueberries into 1 lb. 5 oz. can of blueberry pie filling, and put mixture into 10-inch baked pie shell. Refrigerate. Garnish

with whipped cream at serving time.





**BLUEBERRY COOKIE TARTS** 

2 tablespoons cornstarch
1/2 cup confectioners' sugar
1/2 cup water
2 tablespoons lime juice
2 cups fresh blueberries, washed
and drained 2 cups frozen dry-pack blueberries

or 1 can (15 oz.) blueberries, well drained 1 cup (1/2 pt.) heavy cream, whipped 8 (3-inch) tart shells

Mix together cornstarch and sugar. Stir in water and lime juice. Add ½ cup blueberries. Cook while stirring until mixture thickens. Cool. Fold in remaining blueberries. Whip cream. Fold into filling and spoon into tart shells. Top with cookies. Yield: 8 tarts.

BLUEBERRY LATTICE TOP PIE

1 package pie crust mix 4 cups fresh blueberries, washed and drained 3 cans (15 oz. ea.) blueberries, well drained
1 cup granulated sugar
34 cup cold water
1 peeled orange, coarsely chopped
14 cup cornstarch

4 cups frozen dry-pack blueberries

Prepare pie crust according to package directions. Roll out % of the pie crust and use to line a 9" pie pan. Put blueberries into saucepan. Add sugar, 1/2 cup water and orange. Cook over low heat. Dissolve cornstarch in remaining ¼ cup water. As soon as blueberry mixture comes to boil, stir in cornstarch. Remove from heat. When cool, spoon into pie crust. Roll out remaining pie crust and cut into strips. Arrange strips in a lattice over pie filling. Crimp edges. Bake at 400 degrees for 35 to 40 minutes or until brown. Cool before cutting.

BLUEBERRY SALAD

1 cup crushed pineapple 1 cup sour cream Dream Whip large boxes grape gelatin cups hot water (303) can blueberry pie filling

Dissolve gelatin in water, cool. Add pie mix and pineapple. When partially set, swirl sour cream through mixture. Cover with Dream Whip. Refrigerate.

FRESH BLUEBERRY CAKE WITH LEMON SAUCE

3 large eggs
2 cups sifted all-purpose flour
34 cup sour milk or buttermilk
1 cup fresh blueberries
1 tablespoon flour 1/2 teaspoon soda
1/4 teaspoon salt
11/2 teaspoons vanilla extract
1 stick (1/2 cup) butter or margarine

I tablespoon floor
Blend together the first 4 ingredients until butter is fluffy. Gradually add sugar. Beat in eggs, one at a time. Add flour alternately with milk. Wash blueberries, drain well and dredge in flour. Stir into batter. Turn into well-greased, lightly floured 9" x 9" x 2" pan. Bake at 350 degrees for 45 minutes or until cake tests done. Serve hot with Fresh Lemon Sauce.

FRESH LEMON SAUCE

3½ tablespoons margarine
3½ tablespoons fresh lemon juice
1½ teaspoons grated lemon rind
1½ teaspoons vanilla extract cup sugar tablespoons cornstarch teaspoon salt Combine the first 3 ingredients in a 3-cup saucepan. Gradually stir in hot water. Stir and cook 3 to 4 minutes or until sauce

has thickened. Add remaining ingredients. Heat only until hot. FRESH BLUEBERRY SAUCE

2 cups fresh blueberries 1/3 cup sugar 1 tablespoon fresh lemon juice 1/4 teaspoon salt 1/2 teaspoon vanilla extract

Wash and slightly crush blueberries. Add sugar, lemon juice, and salt. Bring to a boiling point, and boil 1 minute. Cool. Add vanilla extract and chill. Serve over ice cream, cake or waffles.

BLUEBERRY-PEAR-BLUE CHEESE MOLDED SALAD

1/2 cup crumbled American blue cheese 1/2 cup heavy cream, whipped Greens for garnish pkg, lemon-flavored gelatin 1 cup boiling water 1 cup syrup from canned pears, chilled 1 cup blueberries

Dissolve gelatin in boiling water. Add chilled pear syrup. Chill until slightly thickened. Fold in pear slices, blueberries, crumbled American blue cheese, and whipped cream. Turn into molds and chill until firm. Unmold and garnish with greens. Makes 10 small individual molds or 1 medium-sized ring mold.

#### **BLUEBERRY MUFFINS**

2 cups sifted flour 4 teaspoons baking powder ½ feaspoon salt 6 tablespoons sugar 1 egg 1 cup milk 1/4 cup vegetable oil 2/3 cup floured blueberries

Sift together the flour, baking powder, salt and sugar, retaining 2 tablespoons flour for blueberries. Beat egg, add milk and vegetable oil. Slowly fold liquid into dry ingredients, with about 12 stirs. Add floured berries. Fill paper baking cups level full, and let stand 5 minues. Bake 28 minutes at 400 degrees. After removing from oven, carefully place each muffin on its side so that they do not steam. If desired, muffins may be glazed by combining  $\frac{1}{2}$  cup sifted confectioners' sugar, dash of nutmeg and about 2 teaspoons lemon juice to make a thick paste.



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### plenty of space and things to do

(continued from page 25)

get a lot of college groups, too."

The Hunnicutts divide up the duties. R. J. runs the outside, he explained. His clothes give him away. Lean and weathered, he's the picture of an Oklahoma horse trader—which he was—in his western jeans, cowboy boots and hat. He still deals in horses, and has 30 head of riding horses for campers. The big event as far as R. J. is concerned in the annual rodeo and horse show, planned this year on August 6-7.

Katy runs the inside, namely the office and grocery store. Adjacent to the store is the swimming pool. A certified lifeguard is employed.

She is quite pleased with what they call the "Saturday Market." During August, September and October, from 10 a.m. until 4 p.m. on Saturdays, the Goodfield Craft Guild sponsors the market, which consists of arts, handicrafts, homemade goods, homegrown produce and flowers.



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(Continued on page 30)

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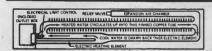
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THE FIRST... THE OLDEST PLAN... with the MOST SATISFIED CUSTOMERS... Developed to use the buying power of millions of Cooperative Members... to provide more dependable protection at low GROUP cost.

**THOUSANDS UPON THOUSANDS** of Rural Cooperative People COAST TO COAST now rely upon the **Co-op Insurance Fund** for their hospital protection.

**DEPENDABLE... HONESTLY DESCRIBED**... The "CO-OP INSURANCE FUND" (C.I.F.) Hospital Protection provides High Benefits, fair and prompt claims service. Especially developed for cooperative members...the same plan provided to cooperative employees.

### "CO-OP" YOUR HOSPITAL BILLS

NO OTHER HOSPITAL PLAN . . . has ever been so widely introduced to members of so many **Rural Electric Cooperatives**. It represents an expression of concern for the health and welfare of the members.

Now you can "CO-OP" YOUR HOSPITAL BILLS . . . through the "CO-OP INSURANCE FUND." For most rural residents this plan provides their first opportunity to belong to an "Insurance Group" . . . and buy GROUP protection at low GROUP rates.

### **HIGH CASH PAYMENTS...**

### \$50.00 EVERY DAY BEGINNING FIRST DAY!

\$1,500.00 – (one thousand five hundred dollars) – MONTHLY \$18,000.00 – (eighteen thousand dollars) – YEARLY

PLUS\$5,000.00—100 TIMES the Daily Hospital Payment in case of accidental death.

### FIVE REASONS WHY YOU NEED THE C.I.F. PLAN:

- 1. Pays in addition of Other Insurance
- 2. Pays in addition to Workmens Compensation
- 3. Pays in addition to Veterans Hospitalization
- 4. Pay in addition to Medicare
- 5. Pays regardless of Age

Service Comes First... our customers say so!

"I have nothing but praise for the way my claim has been handled. I would like to thank you again for your personal interest. It is very refreshing to know a company like yours."

Mrs. loe Higgins

Mrs. Joe Higgins Conneautville, Pa.



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"I cannot praise Co-op Insurance Fund enough. I won't live long enough to pay premiums that would equal what you have paid me already."

Mrs. Ruth Redman
Jackson, Georgia

**COMPARE...** low "Group Cost." Pay no money until YOU approve the policy. **COMPARE...** CIF starts paying first day in hospital. **COMPARE...** Faster claims service! Unmatched by any similar plan we've seen.

No Obligation / No Risk

No Agent Will Ever Contact You!

TO GET THE WHOLE STORY - Fill in information and mail to:

### CO-OP INSURANCE FUND

P.O. Box 3787, Springfield, III. 62708

FOR JUNE ENROLLMENT

 Our Insurance Company is a reliable Old Line Legal Reserve Company that has been serving the needs of Rural Americans for almost a Quarter Century — Licensed in ILLINOIS

Recognized by Millions



Depository – NATIONAL BANK OF GEORGIA Trustee – COMMERCE BANK OF KANSAS CITY