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HILINOIS RUBAL ELECTRIC NEWS

Poor economy's impact on rural America

A grim picture of near-depression conditions in the credit-strapped rural economy was presented in testimony by rural electric leaders from 14 states in a House Agriculture subcommittee oversight hearing in Washington May 4.

The managers and officers of rural electric cooperatives told the Subcommittee on Conservation, Credit and Rural Development inquiring into the lending policies of the Rural Electrification Administration (REA), that there's an alarming rise in the number of once-prompt consumers who simply connot pay their electric bills.

Write-offs of delinquent accounts are jumping, and REA's practice of slowing down outlays of federal rural credit by sending confused loan policy signals to borrowers only agitates an already uncertain financial climate for the nation's rural utilities, the managers told the subcommittee

Robert D. Partridge, executive vice president of the National Rural Electric Cooperative Association (NRECA), in his opening statement indicated what the oversight panel could expect to hear.

"The members of this subcommittee are well aware of the economic conditions which are throttling rural America," he said, "and all of us have seen the impact inflation, high interest rates and low commodity prices have had on the agricultural sector.

"It would seem evident," he added, "that the last thing rural Americans need is to have their electric bills increased, but the sad fact is that rural consumers will be burdened with needless increases if cuts in the REA loan funds and new policies to reduce and restrict the use of REA loans are allowed to stand."

Witnesses following Partridge gave case-by-case examples of confusing REA loan criteria, cataloging examples of

erratic treatment in loan delays and denials.

The slowdown in administering REA financing has forced some co-ops to obtain short-term credit at interest rates as high as 21 percent, while REA at mid-point in the 1982 Fiscal Year (FY) had a backlog of more than \$3-billion pending in loans. The backlog, rural electric leaders contend, is the result of Administration policy, notably the Office of Management and Budget (OMB), to treat congressionally mandated funding minimums as maximums.

For FY 1983, the Administration has proposed to cut the authorization for insured loans for distribution systems by nearly one-half, and to reduce the guaranteed loan program for generation and transmission cooperatives by nearly 30 percent. It also seeks to pare away \$900-million from the FY 1982 guarantee levels.

Angus T. Hastings, president of NRECA and president of Clay Electric Cooperative, Keystone Heights, Fla., testified that "The Administration proposes to slash REA fund amounts to levels we know are too low for the maintenance of adequate and reliable electric service to rural America."

Complaints and contentions registered included arbitrary "red-lining" of loan items by REA; verbal assurances of approved loan applications followed abruptly by "changed" criteria, as well as REA lending policy reversals. Others told of reallocations of federal/private sector financing formulas and transmission line and headquarters office financing deleted from entire loan packages — all actions which were applied retroactively before Federal Register comment periods had expired, or, in some cases, even printed.

The oversight hearing fell on the second day of NRECA's week-long annual Legislative Conference, which was attended this year by more than 2,500 rural electric leaders from 46 states.

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In this issue

Larry F. Elledge Editor

Gordon M. Olsen Managing Editor

Jack D. Halstead Associate Editor

Cover: Three directors and the manager of Spoon River Electric Cooperative, Canton, were among rural electric leaders in Washington May 3-5 for the 12th Legislative Conference. From left, they are, Directors Richard Turner of Smithfield, Kenneth Shelby of Lewistown, Gene Burton of Browning and Manager William C. McCamey. (See story beginning on page 4.)

renIllinois Rural Electric News

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'Facts and Fairness'

Rural leaders take message to Congress

rmed with the facts about rural electric leaders joined with others from across the nation in early May to stress the need for fairness in administration of programs dealing with rural electric systems.

Meeting in Washington, D.C., May 3-5, Illinoisans visited with that state's 24 U.S. Representatives and two U.S. Senators, or their aides, to call atten-

tion to what many consider efforts by some in the Reagan Administration to severly reduce, or eliminate, the programs of the Rural Electrification Administration (REA) that have been so beneficial for the nation's rural economy for almost 50 years.

It was the 12th Legislative Conference, and again was coordinated by the National Rural Electric Cooperative Association (NRECA). The mes-

sage carried to Congress during the Conference focused on "facts and fairness."

Rural electric leaders explained for their elected representatives developments since the 1981 attempts by the Administration to restrict REA programs. When Administration officials began planning their budget for Fiscal Year (FY) 1982, they outlined a num-(Continued on page 8)



Opposite page, top photo: Sen. Charles Percy visits with members of the Illinois delegation. In the bottom photo. Sen. Alan J. Dixon addressed their concerns. Photos this page, from top: A delegation from Jo-Carroll Electric Cooperative, Inc., visits with Rep. Lynn Martin of Rockford, seated. Leonard Ricke, left, and Elmer Malon, right, are members of the Cooperative's board of directors, and Charles McClave, center, is assistant manager. Stanley Greathouse, NRECA Region V director and a director of Wayne-White Counties Electric Cooperative, left, and John Dooley, administrative assistant from Coles-Moultrie Electric Cooperative, greet Congressman Daniel B. Crane of Danville as Thomas H. Moore, executive vice president and general manager of the AIEC, looks on. Robert H. Neece, seated, center, manager of Southwestern Electric Cooperative, Inc., and Stuart Yagow, right, SWEC board member, talk to Congressman Robert McClory of Lake Bluff. Dennis Tachick, left, manager of Eastern Illinois Power Cooperative, and Walter Smith, manager of Illini Electric Cooperative, express their concerns to Congressman Edward R. Madigan of Lincoln.











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7.0	44.10	52.93	70.57	88.21	105.86	123.50	211.71
8.0	38.59	46.31	61.75	77.19	92.63	108.06	185.25
9.0	34.31	41.17	54.89	68.61	82.33	96.06	164.67
10.0	30.88	37.05	49.40	61.75	74.10	86.45	148.20
11.0	28.07	33.68	44.91	56.14	67.59	78.59	134.73
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*Values based on 950 Hrs. Annual Use @ 6.5 cents per KWHR

Annual Average cost of operation for various size air conditioners is dependent on BTU ratings and EER Estimated annual operating costs can be determined by matching the EER under the closest corresponding BTU column.



Trimming summer cooling costs

Insulation is not just for winter any more. Long thought of as a good way to keep houses warm in cold weather, insulation is much more than that. It can also keep you comfortable during hot weather, too. Insulation, along with weatherstripping and a general tightening up of a house, can increase the comfort level by minimizing temperature fluctuations and keeping heat gain down. That helps reduce costs.

Insulation reduces heat gain in the summer so your air conditioner doesn't have to work so hard, saving electricity and wear and tear on the unit, too. You can keep heat gain down by drawing drapes. Locate your air conditioner on the shady side of

your house, and eliminate any obstructions to the airflow around it by trimming bushes shrubbery and keep away leaves and grass that may hinder its operation.

During the hot summer months, air conditioning, or cooling, accounts for a major portion of your electric bill, and the wise purchase of an air conditioner can save you money in the long run.

You can also save money by setting your thermostat controls at the highest setting that is reasonably comfortable. The American Society of Heating, Refrigeration and Air Conditioning Engineers has found that 78 degrees F. is a comfortable temperature for most people during the summer. Each degree setting higher on your air conditioner can save about four percent on your operating cost.

As you may be aware, cooling capacity of air conditioners is rated in BTUs (British Thermal Units) per hour. This rating indicates the amount of heat that can be removed from the inside air each hour by the air conditioner. For example: A room air conditioner with a cooling capacity of 7,000 BTUs per hour would remove

approximately 7,000 BTUs of heat from a room each hour.

Before buying an air conditioner, you should take the following information to a knowledgeable dealer. How large is the area to be cooled? Is it well insulated? How many windows are there, and are they weather stripped? If it is a bedroom, will it be necessary to cool it during the day, or at night only? These important questions must be answered to determine the amount of cooling capacity needed.

When buying an air conditioner, the secret is to spend less on the purchase, get maximum comfort for your dollar and spend less to operate the unit. The tendency in the past, among both dealers and consumers, was to estimate cooling area of a room or home and then add a "little extra" for good measure. As a result, many units now in use are oversized. An oversized unit will run less to keep temperature at a certain level, but will not dehumidify, thus it will not maintain comfort. addition, note the size of windows and their location (south, west, etc.). They are the largest source of solar heat gain. The knowledgeable dealer will have charts in order to translate your notes in order to select the correct air conditioner for your application.

After you have determined the amount of cooling capacity, compare the energy-efficiency ratio (EER) of various air conditioners. The EER is the number of BTUs per hour of cooling resulting from electrical input of one watt. The higher the EER, the more efficient the unit is generating more cooling capacity availability for

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your KWH of electricity. An air conditioner with an EER number of 8 or higher will help you to conserve electricity. If the EER does not appear on the metal nameplate or tag, follow this simple formula: The EER is computed by dividing the BTUs by the watts. A 16,000 BTU unit that uses 2,000 watts will have an EER of 8.

An air conditioner with a higher EER may cost more to purchase, however, you obtain more cooling capacity and you reduce your operating cost and obtain more for your electric dollar, year after year. The more efficiently and wisely you use energy, the less energy you will waste, and as a result you will save more money. For example, an air conditioner with a BTU rating of 8,000 and an EER of 8 will cost about 33 percent less to operate than a model with an EER of 6. For comparative purposes, check the chart this page entitled "Annual Operating Costs" to see how EER ratings affect operating costs for various sizes of room air-conditioners.

Residential room air conditioners are increasing in popularity and come in a number of different styles. These units can be installed in sash or casement windows or even through the wall. In selecting a window unit, be certain that you are able to describe your window style and have the dimensions for your air conditioning dealer. Window units are designed to cool individual areas and are easy to install and are an economical way to



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cool single rooms.

Other tips which may help you reduce your cooling costs are as follows: Tighten up your home with insulation and weather stripping to help reduce cooling costs and also heating costs. Extra insulation reduces the "heat gain" in the summer so your air conditioner works less. Block out the sun by drawing drapes. Locate the air conditioner on the shady side of Eliminate house. obstructions to the air flow around your air conditioner by trimming bushes, shrubbery and keep leaves and grass and any other obstacles away which may hinder operation.

For additional or more specific information on determining cooling capacity needed by your air conditioner or other related items, contact your local electric cooperative.

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Above photos, from left: Dennis Tachick, standing, manager of Eastern Illinois Power Cooperative, talks to Rep. George O'Brien of Joliet. James D. Holloway, manager of Egyptian Electric Cooperative Association, center, talks to Congressman Paul Simon of Carbondale as A. C. Hayer and James H. Eddleman, AIEC director of legal and public affairs, look on. Richard R. Ruzich, manager of Soyland Power Cooperative, Inc., right, talks with Congressman Paul Findley of Pittsfield as Robert D. Smith, a member of the Adams Electrical Co-Operative board of directors, looks on. At right, Thomas R. McDonald, left, manager of Illinois Valley Electric Cooperative, Inc., talks with Congressman Tom Corcoran of Ottawa.









In the photos above, Larry Haas, standing, a director from Monroe County Electric Co-Operative, Inc., and Charles Witt, manager of M.J.M. Electric Cooperative, Inc., visit with Congressman Melvin Price of East St. Louis. Above right, Robert E. Pendell, left, manager of McDonough Power Cooperative, and Jeffrey D. Reeves, manager of Corn Belt Electric Cooperative Inc., visit with Congressman John N. Erlenborn of Glen Ellyn. Left photo, William H. McCamey, manager of Spoon River Electric Co-operative, Inc., left, talks with Congressman Robert H. Michel of Peoria.

Rural leaders...

(Continued from page 5)

ber of major changes and restrictions to be imposed on rural electric systems, even though the loan programs are not included in the federal budget. Rural electric leaders differed with the Administration contentions and took their cause to Congress, where it was strongly supported, as it has been for the nearly 50 years of REA existence.

Administration proposals for FY 1983 indicate another attempt underway to reduce government involvement in rural electrification, despite the fact that government involvement in the form of financial assistance to investor-owned and municipal utilities is considerably greater than that provided for rural electric cooperatives.

In Washington the Illinois rural electric delegation conveyed the message to Congress that some Administration spokesmen have at times contended that cuts to the REA loan program would not hurt cooperative consumers, that cutting REA lending would advance the President's economic goals, and that cuts in the REA program would somehow reduce the federal budget and thereby save taxpayers money. All of these rationales have been shown to be inaccurate and misleading.

(Continued on page 14)

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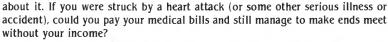
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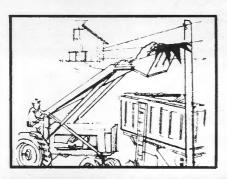
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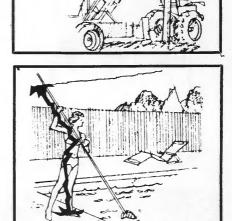
Overhead lines pose many dangers

REACT AND LIVE

- Consider any overhead line dangerous. Keep objects at least ten feet away from powerlines.
- In areas where your equipment will be operating, inspect for possible interference with overhead lines.
- Don't attempt to raise or move electric lines. Call your power supplier.
- If powerlines are buried, let your electric service representative locate them before digging.
- Report any potential powerline hazard to your electric power supplier.

IF AN ACCIDENT HAPPENS

- Never touch a person or equipment in contact with a high voltage line.
- · Cut off power if you can.
- Use a rope or dry board to pull or push victim away from contact.
- Send for help and give artificial respiration until it comes.



Summer storm season calls for caution

The summer season is here. Like it or not, the summer storm season is here, too.

With storms come the dangers of fallen electrical wires, and you need to be conscious of the fact that downed wires can be lethal. Many times, high voltage lines will crackle and snap as they lay on the ground, and you know they are dangerous. Some lie perfectly still, their menace magnified by their very silence. Like many rattlesnakes, some downed wires give no warning of the danger they possess. To be on the safe side, leave them all alone, and stay away from them. Damp ground near a downed power line can also be dangerous.

You cannot protect yourself from the dangers of electricity by wearing rubber gloves, by using rubber raingear or ordinary plastic-insulated pliers or wirecutters. None of those "protective devices" are adequate to do the job. Conductors (wires) are not insulated, and those that fall over highway guard rails or wire fences make them dangerous, too, so you will need to be especially careful if you are moving around in an area where wires are down.

The best bet, if you can, is to avoid trouble and call your electric supplier, giving the location as nearly as possible and telling them the situation. They have trained crews to take care of downed wires, and those crews have special equipment that makes a reasonably safe routine job out of a potentially hazardous situation. The trouble is, they make it look fairly easy, and for them, with the special equipment and years of training, it is.

Another situation that occasionally brings trouble is when a car runs into a power pole and a wire snaps and falls across the car, charging it with high voltage. Occupants of a car draped with a live wire are usually safe, so long as they stay in the car.

If you get into such a situation and have to leave your car for any reason, remember — electricity is always looking for a way to get to ground, and the instant you are in contact with the "hot" car and the ground at the same time, you become the conductor! Never just step out of an energized car. Be very careful, before opening a door, to see that it will not touch the ground as it opens. Then, jump from the car, making sure not to jump on a wire or onto damp ground near a downed wire.

Electricity can do work for you because it is a form of energy — actually a form of controlled lightning — and it can do harm when it gets out of control. Be sure not to let out-of-control energy injure you or your loved ones. Be especially careful during the summer storm season.

Inexpensive ways to control costs

A side from air conditioning and water heating, the kitchen is one of the most energy-expensive places in the average home. And it does, in fact, have a heavy influence on those costs, too. As you cook in the kitchen, the house warms up and the air conditioner has to work more, so electricity consumption increases. As you use more hot water to cook or wash dishes that expense increases, too.

There are many things you can do to save energy in the kitchen and all of them together can save you a substantial amount on your energy bill. As you work at meal preparation, keep the following items in mind — any or all of them will help, both in comfort and savings.

If you have a gas stove, make sure the pilot light is burning efficiently with a blue flame. A yellowish flame indicates an adjustment is needed.

Never boil water in an open pan. Water will come to a boil faster and use less energy in a kettle of covered pan.

Keep range-top burners and reflectors clean. They will reflect the heat better, and you will save energy.

Match the size of pan to the heating element. More heat will get to the pan; less will be lost to surrounding air.

If you cook with electricity, get in the habit of turning off the burners several minutes before the allotted cooking time. The heating element will stay hot long enough to finish the cooking for you without using more electricity. When using the oven, make the most of the heat from that single source. Cook as many foods as you can at one time. Prepare dishes that can be stored or frozen for later use or make all oven-cooked meals.

Watch the clock or use a timer; don't continually open the oven door to check food. Every time you open the door heat escapes and your cooking takes more energy.

Use small electric pans or ovens for small meals rather than the kitchen range or oven. They use less energy.

Use pressure cookers and microwave ovens if you have them. They can save energy by reducing cooking time.

The average dishwasher uses 14 gallons of hot water per load. Use it energy efficiently.

Be sure your dishwasher is full, but not overloaded, when you turn it

When buying a dishwasher, look for a model with air-power and/or overnight dry settings. These features automatically turn off the dishwasher after the rinse cycle. This can save you up to one-third of your total dishwashing energy costs.

Let your dishes air dry. If you don't have an automatic air-dry switch, turn off the control knob after the final rinse. Prop the door open a little and the dishes will dry faster.

Don't Use the "rinse hold" on your machine. It uses 3 to 7 gallons of hot water each time you use it.

Scrape dishes before loading them

into the dishwasher so you won't have to rinse them. If they do need rinsing, you can save pennies by using cold water.

Don't keep your refrigerator or freezer too cold. Recommended temperatures: 38 to 40 degres for the fresh food compartment of the refrigerator; 5 degres for the freezer.

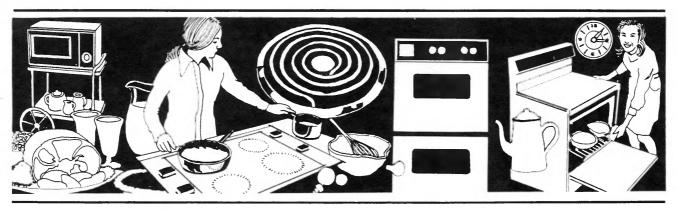
If you're buying a refrigerator, it's energy economical to buy one with a power-saver switch. Most refrigerators have heating elements in their walls or doors to prevent "sweating" on the outside. In most climates, the heating element does not need to be working all the time.

The power-saver switch turns off the heating element. By using it, you could save about 16 percent in refrigerator energy costs.

Consider buying refrigerators and freezers that have to be defrosted manually. Although they take more effort to defrost, these appliances use less energy than those that defrost automatically.

Regularly defrost manual-defrost refrigerators and freezers. Frost buildup increases the amount of energy needed and keeps the motor running. Never allow frost to build up more than one-quarter of an inch.

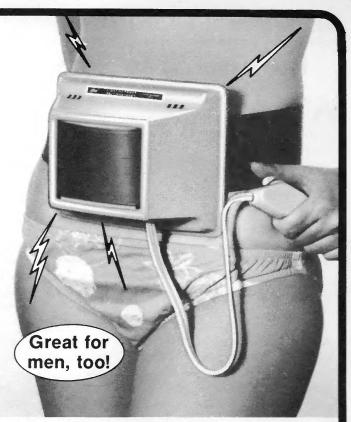
Make sure your refrigerator door seals are airtight. Test them by closing the door over a piece of paper or a dollar bill so it is half in and half out of the refrigerator. If you can pull the paper or bill out easily, the latch may need adjustment or the seal may need replacing.



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CONFETTI ICE CREAM CAKE

about 2 qts. torn cake pieces
1 qt. strawberry ice cream
1 qt. mint chip ice cream
3 cups powdered sugar (unsifted)

Tear angel food cake into bite-size pieces. Place layer of cake pieces in bottom of chilled 10-inch tube pan. Alternate scoops of strawberry and mint chip ice cream to make next layer. Press firmly into cake. (Use ice cream spade if desired.) Add a layer of cake pieces; then a second layer of ice creams. Finish with layer of cake pieces. Press down firmly to level cake. Cover and freeze at least 6 hours, preferably overnight. To decorate and serve: remove cake from freezer and let stand at room temperature 5 minutes. Run thin metal spatula around edge of pan. Using center post, lift out cake. Turn upside down on serving plate. Place a towel wrung out of hot water over bottom of pan for a few seconds. Run spatula between cake and bottom of pan. Remove pan. Return to freezer to firm. Whip cream in chilled bowl with chilled beaters until stiff. Pipe through pastry tube around base of cake. Sprinkle with Mock Pistachio Nuts. Pipe rosettes of whipped cream on top of cake, decorate with

chocolate leaves and fresh strawberries. Serve with Fudge Pecan

cnocolate leaves and tresh strawberries. Serve with rudge recan Sauce. 12 to 16 servings.

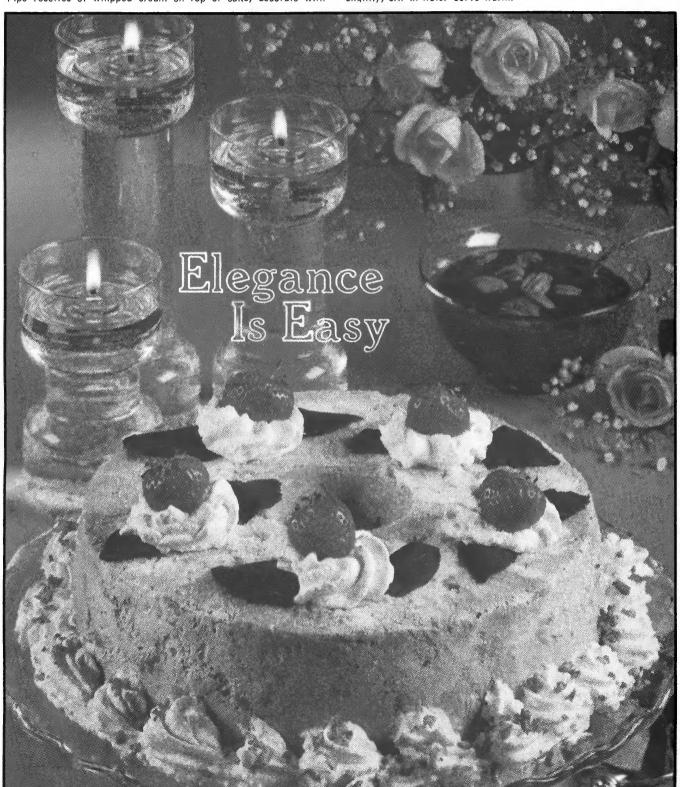
*Mock Pistachio Nuts: Place 3 to 4 drops green food coloring with 1 teaspoon water in jar with cover. Add ½ cup chopped almonds, shake to color. Spread nuts in shallow baking pan. Bake in preheated oven at 350 degrees for 6 to 8 minutes to dry. Do not brown.

not brown.
**Chocolate Leaves: Wash and dry thoroughly 10 to 12 small leaves with stems. (Rose or ivy leaves are ideal.) Melt ½ cup semi-sweet chocolate pieces in heavy saucepan over low heat, stirring until smooth. Cool slightly. Carefully brush a thin layer (about ½ inch) of melted chocolate on leaf. Chocolate and leaf will separate more easily if edges are not covered. Place leaves on baking sheet. Chill until firm. Carefully peel leaf from chocolate. late. Store in refrigerator.

FUDGE PECAN SAUCE

1 cup (6 oz.) semi-sweet chocolate pieces 1/2 teaspoon vanilla
1/2 cup light cream or half and half
1/2 cup light cream or half and half
1/2 cup pecan halves

Melt chocolate with cream in heavy saucepan over low heaf,
stirring until smooth. Remove from heat, stir in vanilla. Cool slightly; stir in nuts. Serve warm.



Rural...(Continued from page 8)

Cited as a primary example of the inaccuracies was the attempt by the Office of Management and Budget (OMB) to portray rural electric rates as being lower than those paid by consumers of other utilities. When the claim was clearly refuted with proof that rural electric rates are on the average 12 percent higher, some Admin-

istration leaders responded that people who choose to live in rural areas should expect to pay more.

Rural electric leaders responded that it was their belief that rural consumers are no less deserving of a helping hand from their government than consumers of other types of electric utilities, especially in view of the depressed condition of the rural economy, and the fact that rural rates are higher.

They also stressed that they were in no way opposed to the government taking steps to keep power costs down for urban and suburban consumers being served by the investor-owned or municipal utilities.

It is simply a matter of equity, or fairness, that rural electric system representatives seek. The nation's electric cooperatives, in fact, seek no changes in the law, no increases in loan levels. They recommend that REA loan activity be maintained at levels prevailing for the last two years.

In addition to the loan programs, the Illinois leaders discussed the increasing, often hidden costs of regulation. Agreeing with the Administration goals of lifting some of the burdensome, ineffective regulations, they talked of proposed changes in the Clean Air Act that would eliminate the percent removal provision, streamline the processing and approval of state implementation plans, accelerate the acid rain study and evaluate its findings before imposing additional controls, and restrict application of certain short-term air policy standards in areas already covered by long-term standards.

They emphasized that the four suggested changes would not result in "dirty air," but rather would make the Clean Air Act more workable and efficient by eliminating unnecessary and often counterproductive provisions.

Congress was told that the rural leaders supported proposed reforms to provide for more positive action to be taken to simplify and shorten nuclear licensing procedures, encouraging the issuance of needed limited work authorizations, construction permits and operating licenses on a timely basis. Unnecessary regulation presently adds billions to consumers' electric costs annually, they told the Congressmen.

The generally poor conditions of the rural economy was also a subject of discussion. Increased farm production costs, high interest rates and erratic international markets pose serious threats to the economic wellbeing of the many farmers, they said. Those factors also negatively affect rural electric cooperatives.



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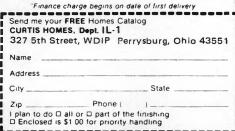
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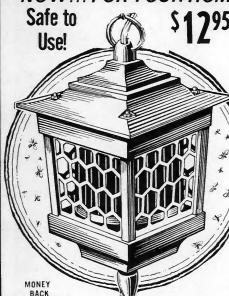
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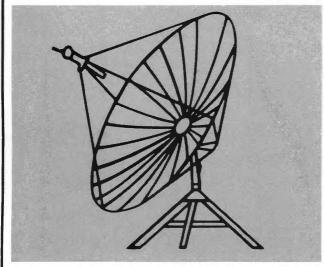
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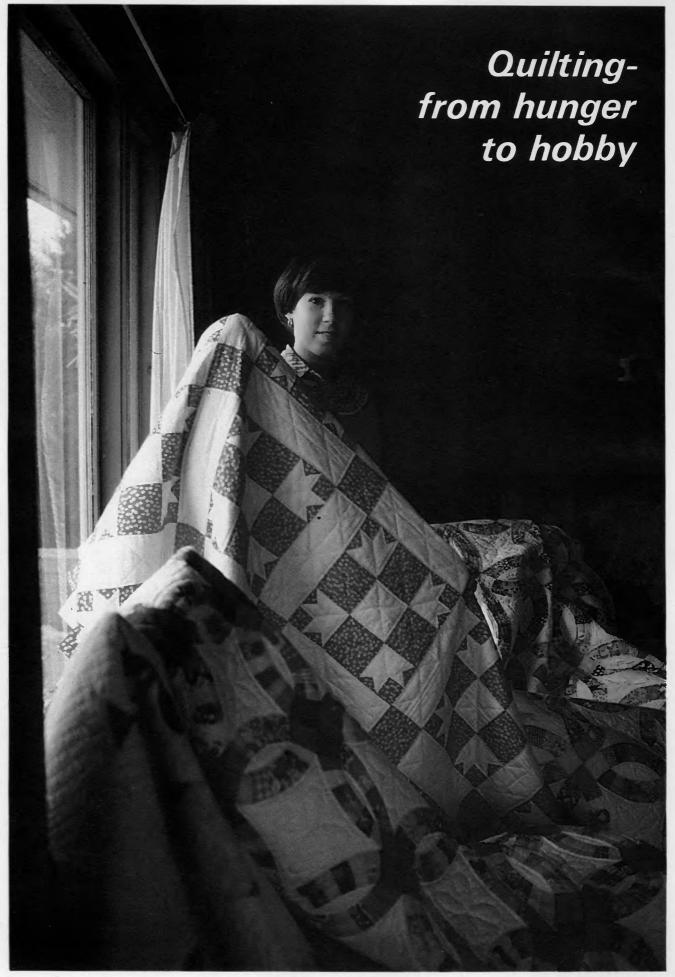
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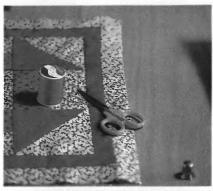
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At left, Janet displays a quilt she is particularly fond of. The tools of the trade are shown at right. Below, Janet, standing, works with Ann Marten, left, and Kathleen Goff, students in one of her quilting classes.





I f necessity is really the mother of invention, then what is hunger the mother of? For Janet Ray, her appetite nurtured a quilting hobby that has turned into a business.

Janet, a Rural Electric Convenience Cooperative member from rural Litchfield, explains. "About 12 years ago my mother-in-law and aunt belonged to the Honey Bend Quilting Club. They always had carry-in meals at their meetings, and there was always a kind of competition to see who could cook the best. The food was really good and those women brought enough to feed an army," she said. "When my mother-in-law or aunt would serve as hostesses of the meetings, they'd always invite me to come. Since I was always hungry, I went often."

Sometimes there would be an extra space around the quilt, so Janet had several opportunities to try her hand at quilting. "At first it seemed awkward and slow," she relates, "but I kept trying to imitate the style and techniques the ladies had perfected. After doing a lot of practicing, asking a lot of questions and tending many

cases of sore fingers, I finally began to master the art."

Quilting, an old craft originally intended primarily to make worth-while use of sewing scraps and worn-out clothing, developed into an art form as quiltmakers tried to transform rags into creations that were both useful and pretty.

Today, it is almost exclusively a creative outlet, and is gaining popularity among both men and women, Janet says. Stitching hobbies of one kind or another, she notes, have gained a certain respectability with men since it became known that some very athletic men have passed their spare time enjoying a bout with needlepoint, hook 'n' latch or crocheting.

Janet, after years of learning the art, hopes to bring out the creative abilities in others by teaching her skills. She offers several classes to beginning and intermediate quilt enthusiasts.

"A lot of people have quite a bit of creativity," she asserts, "even though they really may not realize it. Some people come to the classes a little

reluctantly, not really convinced that they can do it. It's really a thrill to watch somebody's talent emerge as the class progresses."

The secret, she says, is to begin small and basic, and to build skills gradually to provide satisfying accomplishments to keep the interest alive. "In my beginning classes students start with a small project that can be finished in a short time. Also, many people have other hobbies, interests and demands on their time, so they don't have the time to devote to a large project such as a complete quilt, but they can get a lot of enjoyment from a small project like a pillow or wall hanging," Janet notes.

Besides the two beginners' classes she holds, Janet offers instruction in quilting patterns such as the log cabin, the cathedral window and the honey bee, which is hand appliqued. She plans to offer a "shop talk" class soon that will feature pattern drafting, criticism of finished quilts and information on what judges are looking for in quilt competitions.

"A lot of women in my classes have had some sewing experience," Janet says, "but not all. Some have even done some quilting, but don't have the experience they'd need to piece a quilt block.

"There is a lot of room for creativity," she emphasizes, "in that there are many traditional patterns, but there are a lot of people getting into contemporary designs, too. They can do whatever they want to do. I like for them to use their own ideas. Just because something's been done one way in the past doesn't mean they have to do it that way, too."

While there is a lot of satisfaction in making quilts, some of the pleasure comes from sharing them with the community during exhibitions.

It was at one such exhibition that an amusing thing happened. Janet, about as pretty a mother of two as you'll find anywhere, was sitting by her display when a boy walked up. "He asked me where my gray hair was," she laughs, "and my glasses. He had the impression that the only people who did quilting were elderly women. That may have been true in the past, but it's certainly not the way it is now."

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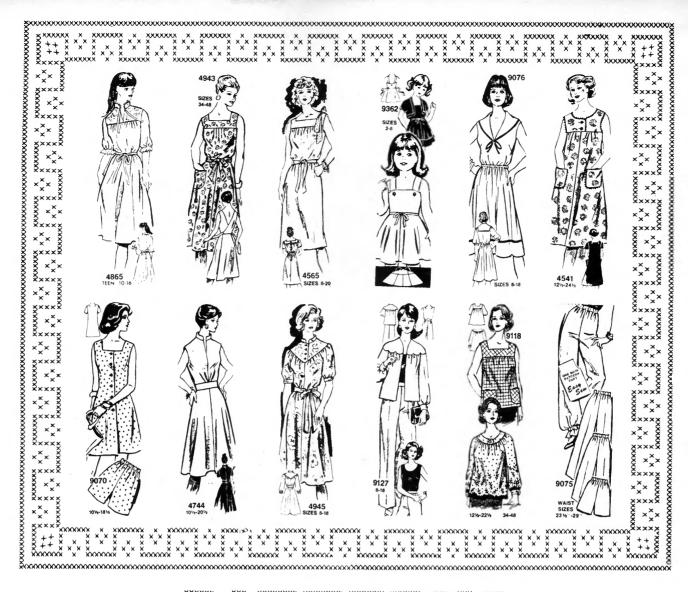
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# CHECK IT OUT

- PAYS YOU up to \$50 A DAY / \$350 A WEEK / \$1500 A MONTH!
- PAYS YOU for the first day and everyday you're in the hospital for a covered illness or accident!
- PAYS YOU DOUBLE benefits after 90 days in the hospital!
- ☑ PAYS YOU regardless of how many times you are in the hospital NO LIMIT TO YOUR TOTAL BENEFITS!
- PAYS YOU up to \$5000 accidental death benefit!
- ☑ PAYS YOU in addition to other insurance you have!
- YOU WILL BE ACCEPTED regardless of your age, health, or occupation!

for
FREE information
on how you can
"CO-OP"
your hospital bills!

No Agent Will Call You!  JUNE 1982 OPEN ENROLLMENT FOR ILLINOIS RURAL ELECTRIC MEMBERS  MAIL TO:  CO-OP INSURANCE FUND  2015 Peachtree Road, N.E. / Atlanta, GA 30309			
Please Print Name			
Street Address (	or RFD)		
City/Town	Sta	teZip	
Please send me information for the following			
☐ Male — IL-6	BirthdateMonth/Day/Year	☐ Female — Birthdate	Month/Day/Year