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October 1983

Illinois Rural Electric News



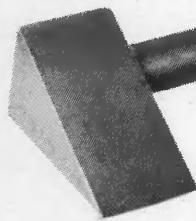
# SOTZ MONSTER MAUL

FAST-N EASY WOOD SPLITTING

12-LB.  
HIGH CARBON  
STEEL HEAD

HIGH STRENGTH STEEL HANDLE

1-YEAR TRIAL OFFER  
AT OUR RISK



HARDENED  
SPLITTING  
EDGE

**\$24.94**

DELIVERED (INCLUDES TAX)  
LOWER PRICED THAN IN 1980

OUR 27th YEAR

- Ends broken handles, stuck axes and flying wedges.
- Hardened splitting edge lasts and lasts. Resists deforming.
- Splits most logs in one lick.
- No struggling lifting heavy logs up to high priced power splitters.
- No gasoline, no set-up, no takedown.
- Shape of head prevents sticking.
- Drop'em, saw'em, stand'em up and split'em.
- No gimmicks, just simple physics.

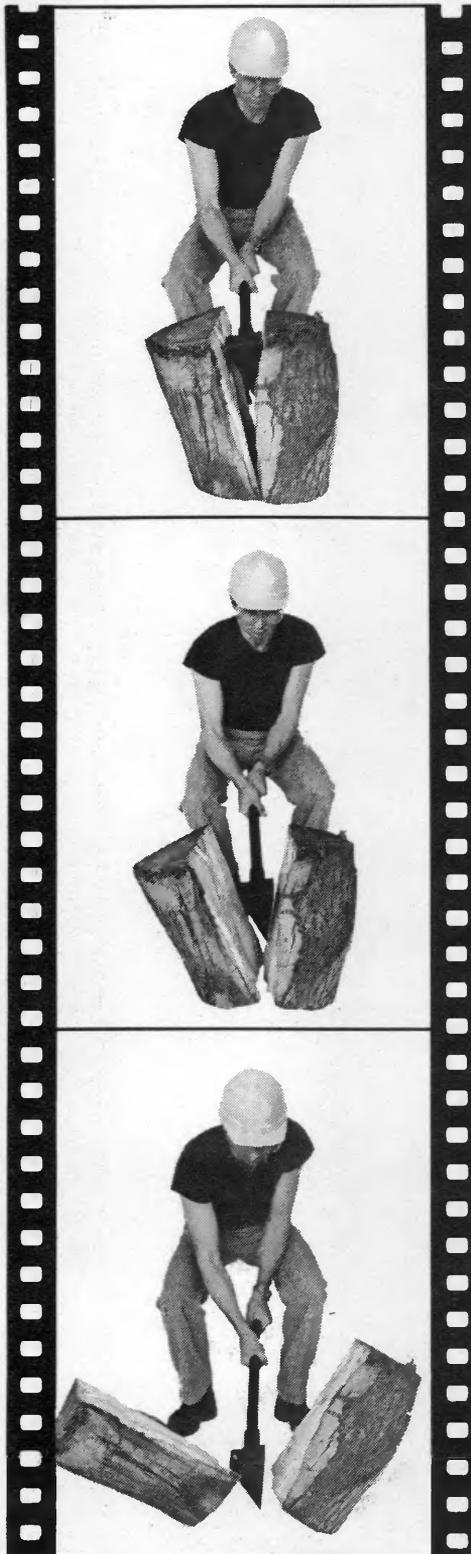
**GUARANTEED 10 YEARS  
AGAINST FAILURE**

For many years, you've seen our ads and read unsolicited letters from folks just like you, saying how unbelievably effective the Monster Maul really is. Try a **MONSTER MAUL AT OUR RISK!** Within one year, if you don't think it's the fastest, least tiring method of splitting firewood, let us know, and we will give you your money back, including shipping... plus it's guaranteed against failure for 10 years.

Weight: (Total weight 15 lb.)  
Price: **\$19.94** Factory pickup.  
**\$24.94** Delivered to your door.

VISA or MASTERCARD RUSH ORDERS  
CALL TOLL FREE 1-800-321-9892  
Inside Ohio 1-216-236-5021  
or SEND CHECK OR MONEY ORDER  
Sorry No C.O.D.'s

Sotz Inc., 13668 Station Rd., Columbia Station, OH 44028



## MONSTER TALES

Have been as busy as a fox in a hen house with your Monster Maul. Have been splitting tough red elm which could be some of Minnesota's toughest wood. Can now split without a crew. The winter of '78 and '79 sold 300 loads with a pickup truck. Come May, 1983, I will be 74 years old and enjoy splitting with the Monster Maul. Have been heating our home with wood the last three winters. Do like to heat with wood it is such a welcome heat. The good thing about this Maul, you can stand it on end and will stay upright. My good friend "Leonard" may you find a bass under every lily pad.

Math Reimer, Long Lake, MN

### THE TOY

A few weeks ago I ordered a Monster maul from an ad in the "The American Rifleman". Your sales person said I could expect delivery in 10 to 14 working days. Eight days later my maul was on my doorstep. Like any kid with a new toy, I went out and started to play. The previous weekend I had cut a load of oak which was waiting to be split with my sledge and wedges. The maul was so effective I put everything else away after the first evening. Since then I have been touting your product to all my friends and relations. Tonight, as a result of my experiences, I ordered two more "monsters", a "lady's" maul, as well as a "Lift N Saw" for myself. I find it very pleasant to purchase a product that I can recommend to my family and friends without reservation.

Charles Mayer, Ridgecrest, CA

### TIME WILL TELL

Thank you for the reprint from "Yankee" with my letter of testimony for the Monster Maul. An elderly lady called us one evening a few weeks ago, and asked if I had written a letter to Sotz about the maul, and if I thought it was as good as I said in my letter. I told her it was even better than that...one of those rare products that does more, not less, as time goes along. Well, that was nice...she said...and added, "Which maul do you think I should buy? The Monster Maul or smaller one, I am 76 years old." It stopped me cold. I finally explained to her that I didn't think the Monster Maul suitable for someone not in good health and reasonably strong. "Oh!" she said..."It's not for me...my nephew will be using it. He is a big strapping man." We settled on the "big" version.

Dan Gayman, Kent, WA

### "BEAMING"

Two years ago I ordered my husband a Sotz Maul. We threw away the wooden handled maul, wedges, etc., and he "beamed" everytime he raised the Sotz and sent a blow splitting the toughest pitch log! He likes it so much he wants a back-up, just in case! Thank you for a quality product and for the unique "lower price"! Those two factors have sold another Sotz Maul.

Margaret E. Dejmek, Edgemont, SD

### LIVING IT UP!

At last a company whose product lives up to its advertising! I've put up close to seven cord of wood this fall using your Monster Maul. No more broken handles or stuck wedges. Thanks for a quality product at a fair price.

R. Woods, Boise, ID

# Illinois Rural Electric News

## Cooperative spirit

*"To me, 'cooperative spirit' means: working together for common purposes, people as well as organizations; it means sharing work, the risks, the benefits; it means caring enough to sacrifice and sometimes to do more than might be expected; it means doing with the help of others what you couldn't do alone; and it means maintaining your independence and individuality while participating in group action. There are some who would say that this spirit no longer exists. My perspective leaves me much more optimistic, however. The spirit of cooperation still abounds in our people."*

In a most direct and certain way, the author of those words summarizes quite well the significance, strengths and worthiness of cooperatives. During Cooperative Month, October, they are most appropriate.

The person responsible for the comments is O. Glenn Webb, a Southern Illinois farmer, educator and community leader who is board chairman and president of GROW-MARK, a major cooperative in Illinois and the midwest.

His cooperative roots go deep. His father, Ray Webb of Tunnel Hill, was an original incorporator 45 years ago this month of Southeastern Illinois Electric Cooperative. A brother, Kenneth Webb of Tunnel Hill, now serves as a director of Southeastern. Glenn Webb is also chairman of the board of trustees of the American Institute of Cooperation (AIC), an organization of cooperative leaders from across the nation that conducts cooperative educational

programs and produces and distributes education materials. The AIC has been a part of the cooperative movement in this country since 1925. Also a member of the board of the AIC is Thomas H. Moore, general manager and executive vice president of the Association of Illinois Electric Cooperatives, the Springfield-based service organization for the Illinois electric cooperatives. Comments by Moore help tie together the cooperative philosophy and rural electrification:

*"The rural electrification program, which is often referred to as one of America's great success stories, is an excellent example of people working together to provide an essential service for themselves that they could not provide as well or at all working as individuals. Most of us probably don't want to relive the 'good old days' for obvious reasons, and one good reason why we will not have to is that our people created one of the most successful cooperative programs in the history of the world. They brought themselves electric energy when no one else would; they got the help of neighbors to do it, and as a result, all of America benefitted from it because for the first time all Americans could get electric power."*

As cooperatives, and more importantly their millions of members, share in the celebration of Cooperative Month, the theme, "Building a Better America," precise in its wording, emphasizes the continuing role of cooperatives in making this nation a better place for all Americans.

## October 1983 Volume 41 Number 6

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### Illinois Rural Electric News

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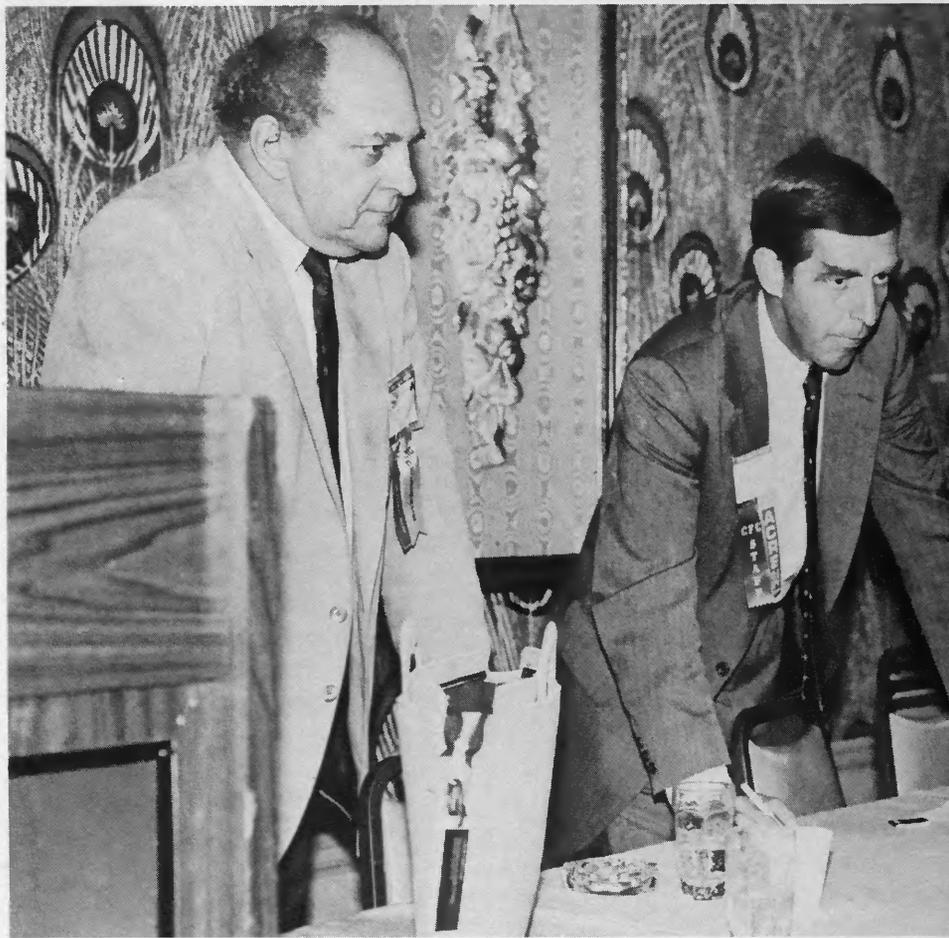
Cover: Autumn in Illinois provides a wide variety of scenic attractions, such as this one in New Salem State Park near Petersburg.

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Near right: Roy D. Goode (right), manager of Rural Electric Convenience Cooperative, Auburn, talks with C. E. (Ed) Ferguson (left), manager of Coles-Moultrie Electric Cooperative, Mattoon, and Charles B. Gill, governor and chief executive officer, National Rural Utilities Cooperative Finance Corporation. Opposite page, top: Three Illinois delegates examine resolutions during the business session. From left, they are: Kenneth Marlow of Huntville, director of Adams Electrical Co-Operative and president of the board of Western Illinois Power Cooperative; Donald I. Kerr, Sr., of Warsaw, director of Western Illinois Electric Coop.; and Wayne L. Laning of Mt. Sterling, also a director of Adams. Bottom: Stanley E. Greathouse (right) of Johnsonville, Illinois NRECA director, talks with REA Administrator Harold V. Hunter.



## Administration opposing RE

Rural electric cooperatives are facing strong Reagan Administration opposition to proposed amendments to the Rural Electrification Act, rural electric leaders from three states were told last month in Madison, Wis.

Robert D. Partridge, executive vice president of the National Rural Electric Cooperative Association, speaking to more than 600 leaders in Madison for the Region V meeting of NRECA, charged that the Administration launched a campaign to discredit the rural electric program in the weeks leading up to Congressional hearings on the proposed amendments, which were scheduled for Oct. 4 and 5 by the House Agricultural Subcommittee on Conservation, Credit and Rural Development.

"Recent attacks falsely imply that rural electric systems are heavily subsidized and that loans REA has made to them will never be repaid. Both assertions are false and need to be knocked down wherever and whenever they

appear. Against the modest assistance rural electrics receive for serving the most remote areas of the country, the investor-owned utilities receive many times more in federal help. No mention is ever made of that," Partridge said.

Guy C. Lewis, Jr., president of NRECA, later told the delegates representing cooperative systems from Illinois, Iowa and Wisconsin that high interest rates built into the costs of developing wholesale power will be the major factor driving up future electric rates in rural America. Lewis, general manager of an electric cooperative in Virginia, warned that interest expense now represents one-fourth of the wholesale power bill for electric cooperatives, and that within 10 years it could rise to nearly one-half.

A third speaker during the meeting, Branko Terzic, a member of the Wisconsin Utility Commission, said three primary factors will affect electric rates in the future:

- Inflation, less than in recent years, but still important;
- Interest rates, depending to a great extent on world economic and political conditions; and
- General overall national economic health.

"Economic growth in the future will be slightly better than most of us have anticipated and I think that the economy seems to be recovering, tying into higher kilowatt-hour sales, improved load factors, and causing the electric industry to take a close look at generating capacity requirements," he said.

Terzic added that acid rain legislation seems imminent and the consequences will be retrofitting of existing plants for compliance, early retirement of plants that are not economically suitable for retrofitted environmental equipment, changes in fuel mixes, and "a lot of other expensive things" in response to such legislation.

"All rural electrics ask for is fair-

ILLINOIS RURAL ELECTRIC NEWS



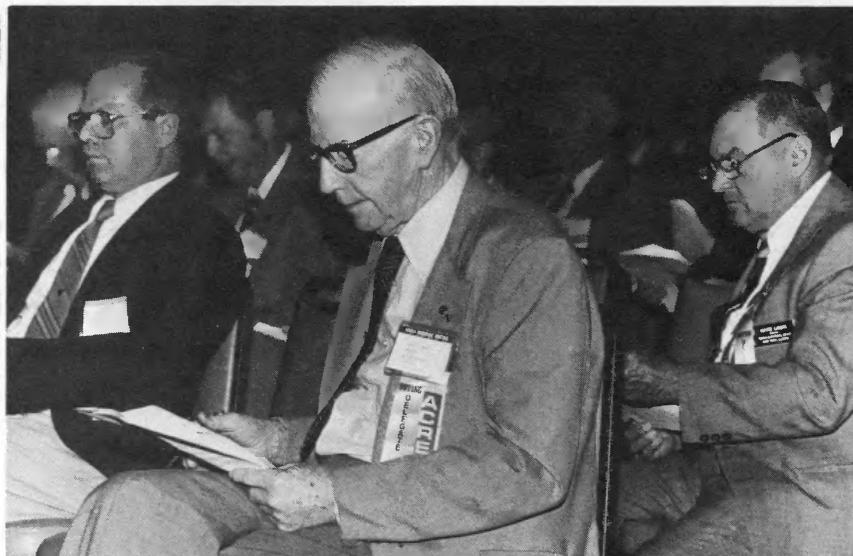
## Act proposals

ness — fairness and recognition of the job we're trying to do without stacking the odds against us more than they already are," Partridge added.

Partridge said the RE Act legislation "keeps faith with our commitment to Congress and to our consumer-members." He pointed out that 159 members of the U.S. House and 37 members of the U.S. Senate, from both political parties, are sponsors of the proposal.

Turning to a second battleground, Partridge charged that "empire building and greed are not dead in the power business."

Referring to the application of Utah Power and Light Company (UP&L) for power from the Colorado River Storage Project, the NRECA general manager pointed out that every kilowatt is needed by the non-profit utility systems in that region. Partridge said the real thrust of the application is to abrogate the "preference" clause which has been in effect



for more than 77 years and upheld by more than 30 acts of Congress.

He stated that while UP&L is fully aware of the long-standing public principle that holds that nonprofit entities have first right to electric power generated from federally built projects, "they're risking a war of sorts in that region and plowing ahead anyway."

"It is a threat to more than 600 rural electric systems that depend upon federal hydroelectric generation for all or part of their power supply. If UP&L should be successful in abridging preference in the sale of Colorado River Storage Project power, we can say 'goodbye' to preference elsewhere, and 'hello' to a monumental power supply problem in rural America," the rural electric leader warned.

Lewis told delegates that "efficiency — getting the most value out of every kilowatt used — must continue to be a high-priority goal at the consumer level."

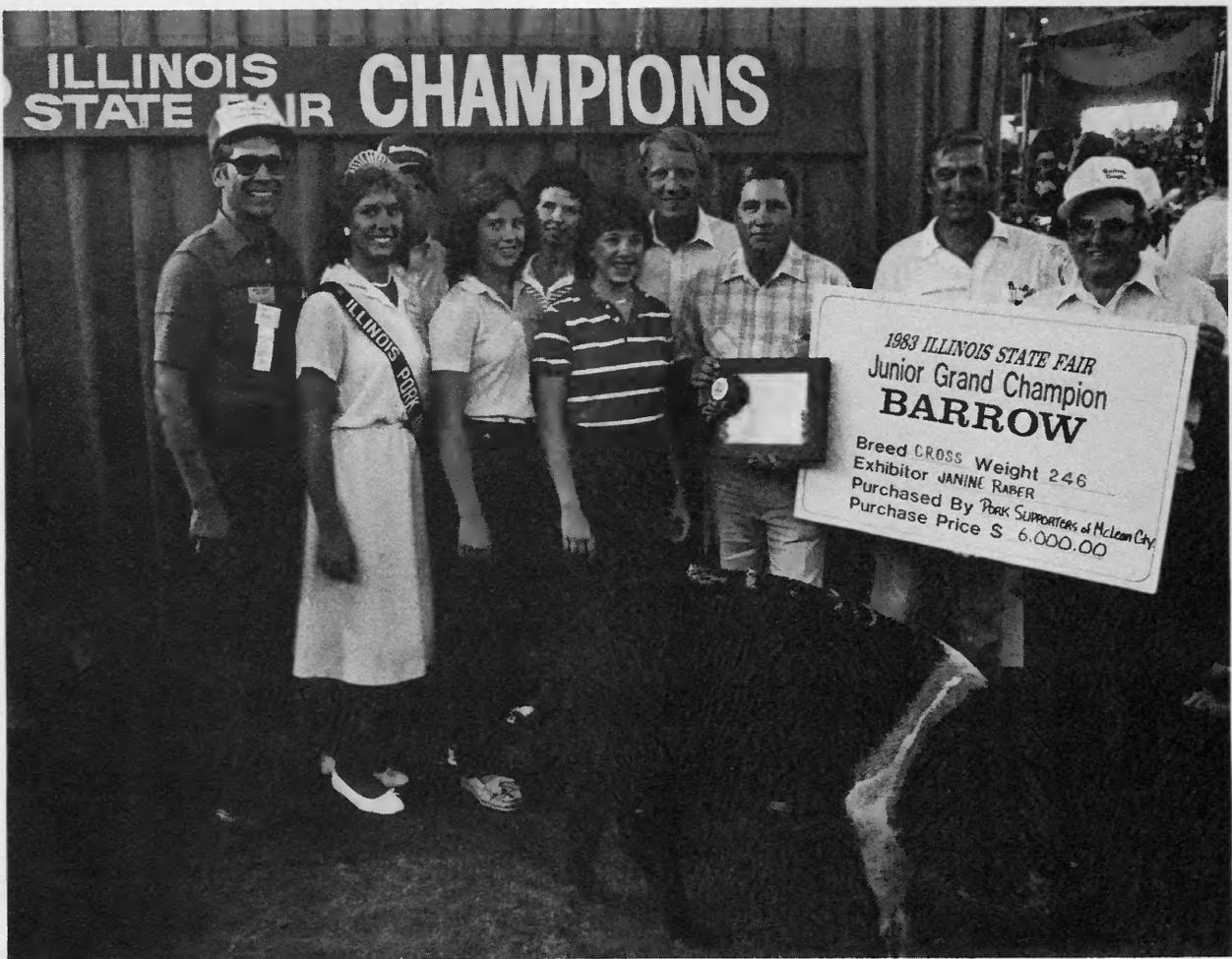
Rural electric systems have been very active in helping consumers adjust to higher power costs promoting energy conservation and load management systems, Lewis pointed out, and stated that it is of utmost importance that these programs be continued.

"Future efforts should stress economic and energy use efficiency of electric power for specific applications," he continued.

The NRECA president said that in planning for future power supply, "our first priority must always be on adequacy and reliability. If there's going to be a margin for error, it had better be on the side of too much capacity, since the alternative of too little power clearly entails social and economic costs far greater than those resulting from excess capacity."

Lewis also said that continuing efforts to promote efficiency and efforts to promote power use are not incompatible and are goals rural electricians must pursue.

# ILLINOIS STATE FAIR CHAMPIONS



Janine Raber, fourth from left in the front row, won junior grand champion honors at the Illinois State Fair with her 246-pound barrow, Fred. She is the daughter of Mr. and Mrs. William P. Raber of Saybrook, and is studying agricultural communications at the University of Illinois. Pictured with Janine are, front row, from left: Erval Borgic, Illinois Pork Producers president; Besty Benjamin, Illinois Pork Industry Queen; Karla Raber, who also did well in competition; Darwin Builta, buyers' representative; Larry Werries, Illinois Director of Agriculture and Harold "Pork" Lanman, Illinois State Fair swine superintendent. In the back row are, from left, Mark Ray and Joyce and William Raber.

## 'Fred' produces tuition money for Janine Raber

Janine Raber, a sophomore at the University of Illinois from Saybrook, topped an entry of 650 pigs with her 246-pound Duroc-Hampshire crossbred barrow to earn the grand championship ribbon and a place in the Illinois State Fair's Sale of Champions in August.

"Heavens. I'm in such shock, I never expected even this," said Raber just after her name was announced.

The 18-year-old daughter of Mr. and Mrs. William Raber is in her last

year of 4-H, and won the Champion title in 1981 — the year before Junior Show Champions were eligible to sell in the sale.

Her 1983 heavyweight entry, Fred, placed sixth at the recent McLean County Fair, the only time shown. In fact, Janine actually showed another unnamed entry in the same class. That barrow placed sixth with Janine showing.

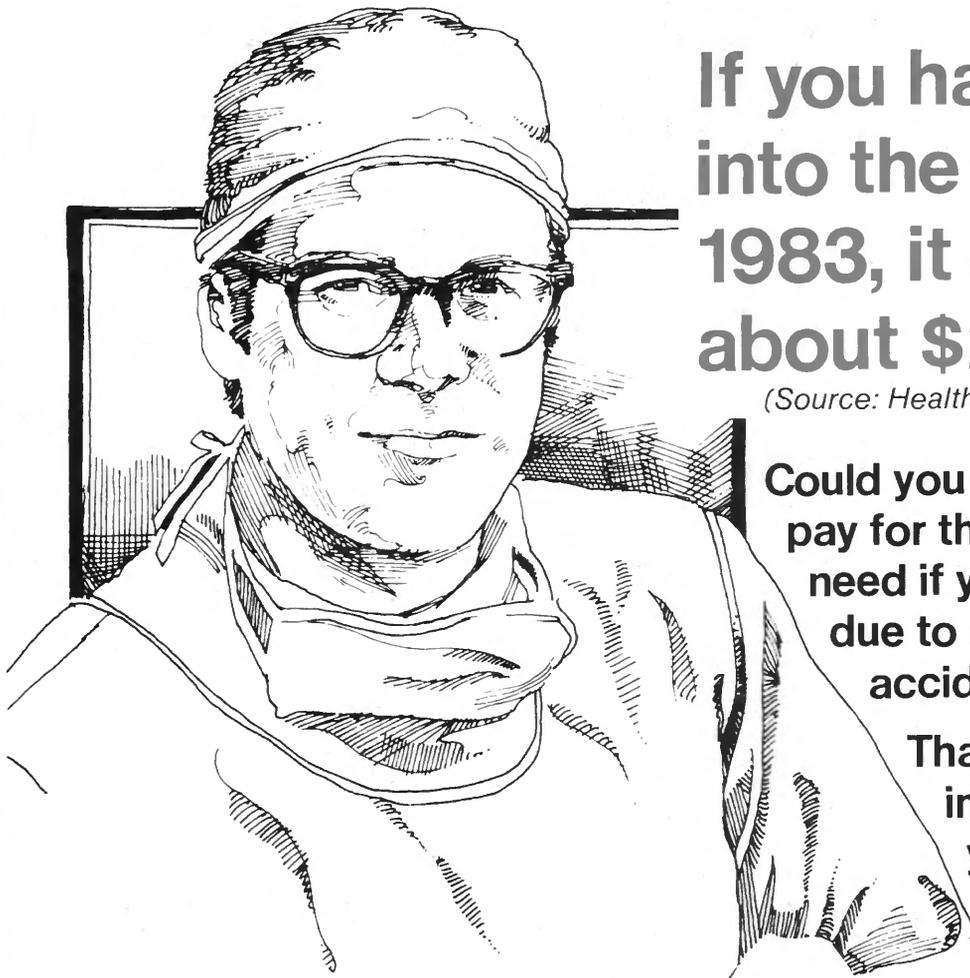
The Raber family farms 850 acres and has about 120 sows. They feed

out of about 1,500 hogs per year. Her father is vice president of the board of directors of Eastern Illinois Power Cooperative, Paxton, and is a director of the Association of Illinois Electric Cooperatives, Springfield.

Janine said the money earned would be used to pay tuition of the U of I, where she is majoring in agricultural communications.

Janine and her sister, Karla, also showed a string of winners in the crossbred gilt competition winning two classes and having several others place high. Karla won two seconds and a first in the barrow competition. Both girls belong to the Martin Lawn-dale Busy Bees 4-H Club.

Her father at ringside said, "We knew we had a good hog, but we didn't expect to win at the State Fair."



If you have to go into the hospital in 1983, it will cost you about \$275 a day.

(Source: Health Insurance Institute)

Could you afford to get—and pay for the kind of care you'd need if you were hospitalized due to an illness or accident?

That's why it's so important to be sure you have enough insurance protection.

**For All ILLINOIS Rural Electric Members!**

**GUARANTEED ACCEPTANCE — YOU CANNOT BE TURNED DOWN**

**“CO-OP” EXTRA HOSPITAL MONEY PLANS**

**PAYS UP TO**

**\$50 A DAY / \$350 A WEEK / \$1500 A MONTH**

**FOR EACH AND EVERY DAY**

**YOU ARE HOSPITALIZED FOR AN ILLNESS OR ACCIDENT!**

Send coupon **TODAY**  
for  
**FREE** information  
on how you can  
**“CO-OP”**  
your hospital bills!

No Agent  
Will Call You!

**OCTOBER 1983 OPEN ENROLLMENT FOR  
ILLINOIS RURAL ELECTRIC MEMBERS**

No Risk/  
No Obligation

MAIL TO:

**CO-OP INSURANCE FUND**

2015 Peachtree Road, N.E. / Atlanta, GA 30309

Please Print Name \_\_\_\_\_

Street Address (or RFD) \_\_\_\_\_

City/Town \_\_\_\_\_

State \_\_\_\_\_

Zip \_\_\_\_\_

**“PLEASE SEND ME INFORMATION FOR THE FOLLOWING”**

Male — Birthdate \_\_\_\_\_  
Month/Day/Year

Female — Birthdate \_\_\_\_\_  
Month/Day/Year

IL-10

Our Insurance Company, "Guarantee Trust Life Insurance Company" is independent and not affiliated with Rural Electric Cooperatives in this state. It is licensed in this state.

# Now You Can Enroll In The ALL-NEW **RE** GROUP HOSPITAL PLAN

## THAT PAYS YOU

### \$1,500.00 a Month \$350.00 a Week \$50.00 a Day

Hospital Cash Benefits from the very first day for covered sickness and accidents

- Pays 50% Increased Benefits for Cancer or Heart Attack
- Pays full cash benefits at any age, even after 65
- Pays up to \$10,000.00 cash benefits for Accidental Death or Dismemberment
- Guarantees that you can't be turned down
- No salesman will call
- The only plan endorsed by your NRECA

#### A Note from The National Rural Electric Cooperative Association:

##### Why you need this plan

Your NRECA represents over 1,000 local rural electric cooperatives across the nation, amounting to nearly 25 million individual consumer members.

NRECA is dedicated to improving the quality of rural life by serving the needs of those RE consumer members, including yourself.

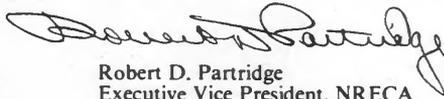
We've found that one pressing need today is the need for extra protection against the skyrocketing costs of hospital care.

The American Hospital Association reports that the average cost of a hospital stay is now well over \$1,900.00, yet most health policies will pay only 80% of that bill, and Medicare even less.

That means you may have to use your hard-earned savings or maybe even borrow money to pay your share of the bill.

So we had this RE Group Hospital Plan developed exclusively for RE consumer members to help make up the difference—and to give members an opportunity for low-cost group protection they might not otherwise have available.

We take our responsibilities to you and other RE consumers seriously. So when we recommend the RE Group Hospital Plan, you can rest assured that it is one of the BEST values in America today!



Robert D. Partridge  
Executive Vice President, NRECA

**Here's how your RE Group Hospital Plan helps you beat the rising cost of hospital care:**

**Pays you \$1,500.00 a month—\$350.00 a week—\$50.00 a day cash!** You'll collect these cash benefits whenever you are hospitalized for covered sickness or accidents. In fact, you'll collect when your doctor places you in the hospital for any reason—even a simple check-up.

**Pays you \$2,250.00 a month—\$75.00 a day—for Cancer, Heart Attack.** Your daily benefits are increased 50% if you or any covered family member is hospitalized for cancer (including leukemia or Hodgkin's disease) or heart attack (acute myocardial infarction).

**Pays you double benefits; \$6,000.00 a month—\$200.00 a day for you and your spouse.** Under the Husband-Wife or All-Family Plans, you'll collect double your regular benefits during the time you and your spouse are both in the hospital—due to the same or different accidents.

**Pays full benefits for all ages from the very first day.** You'll collect \$50-a-day cash benefits from the VERY FIRST DAY and for EVERY DAY you're hospitalized for a covered sickness or accident—regardless of age.

Since hospitals charge the same for all ages, we feel it's only right for everyone to collect the same benefits.

You'll find that many plans have reduced benefits for younger or older age groups. But your RE Group Hospital Plan has no reductions for anyone at any age—even after 65.

**Pays cash benefits directly to you—in addition to any other insurance.** You'll collect benefits over and above any other insurance—including major medical, workers' compensation—even Medicare.

And that's what makes your RE Group Hospital Plan so important—because many health policies pay only 80% of your hospital bill. We send the check straight to you to spend as you wish—to help pay the leftover bills, or even household expenses. Of course, if you prefer, you can tell us to send the benefits to your hospital or doctor. The choice is yours.

What's more, your benefits are not subject to state or federal income tax.

**You get lifetime coverage and benefits.** There is no limit to the number of days you can collect benefits. That means you'll be protected even if you're hospitalized for the rest of your life, so long as the Master Policy is in force.

You're covered in any hospital in the world, including federal and VA hospitals as well. However, nursing homes and convalescent, extended-care or self-care units of hospitals do not qualify.

**Up to \$10,000.00 cash benefits for Accidental Death or Dismemberment.** In addition to the hospital benefits provided, if you or a covered family member is killed or injured in an accident, we will pay benefits in the following amounts. Of course, this is for covered accidents that happen while your certificate is in force.

Loss of life, both arms, both legs, one arm and one leg, or sight of both eyes:	<u>Insured</u>	<u>Spouse</u>	<u>Child</u>
	\$10,000	\$10,000	\$2,000
Loss of one arm, one leg or one eye:	\$5,000	\$5,000	\$1,000

**Pays maternity benefits, too.** You're covered for normal childbirth when pregnancy occurs anytime after your certificate is issued. And there's no added cost for this coverage!

**We can't cancel your protection or raise your rates individually.** You cannot be singled out for cancellation—no matter how old you become or how many claims you have.

What's more, we can never raise your rates unless we do so for all certificates like yours issued under this group plan. And—your rate will not change when you move from one age group to another—even if your health changes.

**Please note these limitations.** Half benefits are paid for up to 30 days' confinement due to mental illness.

Old health problems (those that became evident or were treated before the effective date of your certificate) are not covered for the first year of your certificate. But once that year is up, these pre-existing conditions are covered!

**You can't be turned down!** We guarantee to issue your RE Group Hospital Plan regardless of your age, health or size of family. As soon as we receive your completed acceptance form, we will issue your certificate and put it in force. No salesman will call!

Your coverage begins immediately. There is no waiting period. Of course, we can issue only one certificate to you on a guaranteed issue basis.

**Your certificate will come to you in this handsome vinyl document holder**

It's yours to keep even if you change your mind about your need for this extra protection.

Compliments of your  
**NRECA and Physicians Mutual Insurance Company**



**Questions?**  
Call your NRECA Customer Service Representative Toll-Free at Physicians Mutual—

**800-228-9100**

**EXTENDED HOURS:** Now open 8 a.m. to 8 p.m., Central Time, Monday through Friday.

**FIRST—Pick the PLAN That Fits Your Needs Best . . .**

With these plans, you can insure family members at a greater savings than buying separate policies—and all collect full cash benefits!



**Individual Plan**

Ideal for the single person . . . or for the individual family member who needs protection and wants separate insurance.

**Husband-Wife Plan**

Designed for the married couple without children or whose children are grown. Pays full benefits for both of you—no reductions for the spouse.



**One-Parent Family Plan**

Created for the special needs of the single parent. Covers you and all eligible dependent children with full benefits for all.

**All-Family Plan**

Offers protection for the entire family—father, mother and all eligible dependent children—with full benefits for all. Future additions to the family are covered automatically at no extra cost.



**NOW Choose the Benefit OPTION You Need . . .**

**Remember—Your First Month's Premium is Only \$1.00! Then Continue at the Low Monthly Rate Shown.**

Both options pay you cash benefits beginning the very first day you're hospitalized for a covered sickness or accident.

Check Option A or Option B and the Plan you've chosen on the Acceptance Form below . . . then mail it to Physicians Mutual with your \$1.00 today.

**A \$1,500.00 a month \$50.00 a day**

Individual Plan  
Husband-Wife Plan  
All-Family Plan  
One-Parent Family Plan

**MONTHLY PREMIUMS Under 60 60 and Over**  
(use age of principal insured)

Individual Plan	\$15.35	\$23.35
Husband-Wife Plan	29.75	45.75
All-Family Plan	34.95	50.95
One-Parent Family Plan	20.55	28.55

**B \$900.00 a month \$30.00 a day**

Individual Plan  
Husband-Wife Plan  
All-Family Plan  
One-Parent Family Plan

**MONTHLY PREMIUMS Under 60 60 and Over**  
(use age of principal insured)

Individual Plan	\$ 9.95	\$14.95
Husband-Wife Plan	18.75	28.75
All-Family Plan	21.95	31.95
One-Parent Family Plan	13.15	18.15

**NOTE:** Your renewal rate does not increase and your benefits do not decrease as you move from one age group to another.

When your certificate arrives, you'll be given the opportunity to save 8 1/3% by paying your premiums once a year, instead of each month. If you choose to do so, you'll be getting 12 months for the price of 11!

**NOW—**just complete your guaranteed acceptance form below and mail with \$1.00 today to: Physicians Mutual Insurance Company, 42nd and Dodge, P.O. Box 3313, Omaha, Nebraska 68172. No salesman will call.

(cut on dotted line)



**GROUP HOSPITAL PLAN—GUARANTEED ACCEPTANCE FORM** (Please Print)

NAME \_\_\_\_\_ First \_\_\_\_\_ Middle Initial \_\_\_\_\_ Last \_\_\_\_\_

ADDRESS \_\_\_\_\_ Street \_\_\_\_\_ Apt. No. \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

PHONE NO. (\_\_\_\_\_) \_\_\_\_\_ SEX (check one) Male  Female

DATE OF BIRTH \_\_\_\_\_ Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_ AGE \_\_\_\_\_

**Choose the Plan You Want** (check one)

- Individual Plan 4       All-Family Plan 1  
 Husband-Wife Plan 3       One-Parent Plan 2

**Select Option You Prefer** (check one)

- OPTION A**—Pays \$50 a day from very first day for sickness or accident. 35795-404  
 **OPTION B**—Pays \$30 a day from very first day for sickness or accident. 35795-403

**Information About Your Spouse**

(complete if you choose the Husband-Wife or All-Family Plan)

NAME \_\_\_\_\_ First \_\_\_\_\_ Middle Initial \_\_\_\_\_

DATE of BIRTH \_\_\_\_\_ Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_ SEX \_\_\_\_\_

I enclose my first month's premium of \$1.00. I understand the certificate is not in force until issued and benefits will not be paid for old health problems unless confinement begins more than one year after the issue date.

SIGNATURE X \_\_\_\_\_ Insured's Signature SIGN—DO NOT PRINT \_\_\_\_\_ DATE \_\_\_\_\_

Please make check or money order payable to:  
**Physicians Mutual 42nd and Dodge P.O. Box 3313 Omaha, Nebraska 68172**

**TABLE 4. WEATHERSTRIPPING WINDOWS AND DOORS**

Type	Durability	Window Installation	Door Installation
Spring Metal	Very Durable	Somewhat difficult to install. For double-hung windows, nail in the side channels to the top of the upper sash, to the bottom of the lower sash, and where the sash meets. Awning and casement windows are treated like doors. Sliding windows can be considered like double-hung windows on their sides.	Nail to sides and top of door jamb with nailing flange against the door-stop and the point of the V facing the door. Cut away sections that would cover hinges or the lock.
Adhesive-Backed Foam	Not as durable as some. May fall off after a year or two.	Easiest to install. Just peel away backing and stick to clean, dry surfaces. Use only in places where there is no friction. On a double-hung window, use on the underside of the bottom sash.	Stick foam to inside face of doorstop at top and latch side. Stick foam to jamb at hinge side.
Felt	May deteriorate. Don't use outside.	Easy to install. Tack to inside of window stop, frame or sash. On a double-hung window, tack a strip where upper and lower sash meet. Use for sealing gaps that are narrow and of uniform width.	Tack to top and side of doorstop as with foam rubber.
Tubular Gasket & Vinyl Tubing (with or without metal back)	Durable	Easy to install. On double-hung windows, nail the lip of gasket or tubing to the sides of the window frame, to the top and bottom of the sash and at the point where the two sash meet.	Tack or staple to the top and sides of the doorstop. Vinyl should fit snugly.
Foam-Edged Wood	More durable than foam strip alone.	Not applicable.	Close door against stop. Press foam edge against door and nail wood to top and sides of doorstop.

# Weatherstripping will increase comfort, cut cooling costs

As we discussed last month, quite a bit of air infiltrates into a building through cracks in the structure where different building materials join. As each material shrinks or swells during different climatic conditions, the gaps open or close slightly. Caulking compounds are designed to stretch or shrink to block the passage of air into

— or out of — the building at those hairline cracks.

Weatherstripping materials, on the other hand, are intended to seal cracks where windows and doors open and close, and they do a different kind of work. Both methods of sealing your home are important. Incidentally, some infiltration is desirable to pre-

vent the buildup of moisture and odors in a home, but most have far more air leakage than that necessary to prevent stuffiness and permit proper and safe operation of gas- and oil-fired heating equipment. On the average, though, most homes have about five times the needed air exchange, so unless your house is very new and tightly constructed, you will probably need to weatherstrip.

To find out, simply wait until a fairly stiff breeze is blowing and feel around the inner edges of the doors and windows for drafts.

If you decide you need to weatherstrip, there are several different kinds of materials available for windows and doors, and the skills needed to install them vary from virtually "remove the backing and apply" to the serious handyman stage. The accompanying

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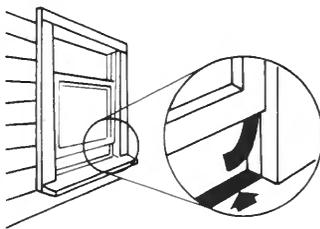
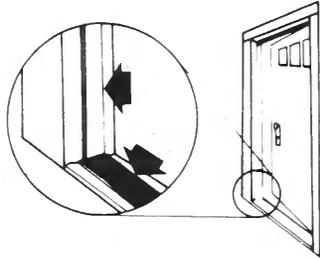


chart shows roughly how to apply various forms, and outlines their advantages and disadvantages. Generally, the more expensive and more difficult-to-install products do a better job and last longer, but that is not always the case.

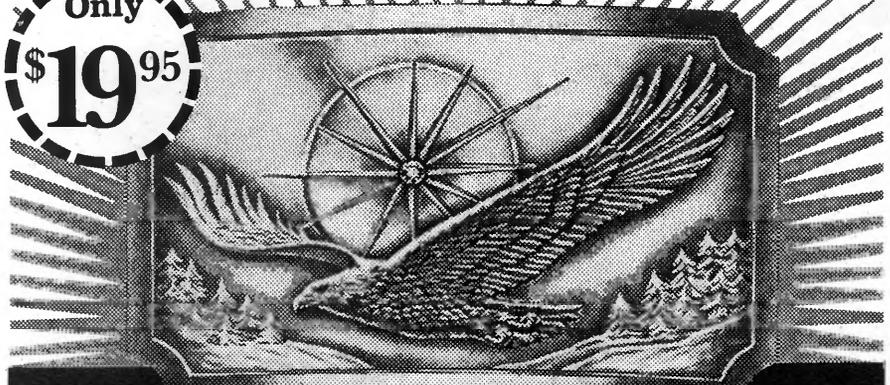
Many products are packaged with instructions, and sometimes a helpful hardware clerk can spell the difference between being able to understand them or not, if you can find one who will fill in the gaps in the directions for you. At any rate, be sure you know how to do the job before you leave the store with the hardware!

Another simple weatherstripping product is quite simple to install, and blocks a very real source of infiltration. If you have ever put your hand near an electrical outlet on an outside wall when it is cold and windy outside, you know that there is a surprisingly brisk air exchange there. Small foam gaskets will stop that air flow, and they are cheap and easy to install. You just take out the screw that holds the plate on, put the gasket behind it, and screw the plate back on. Any switch plate or electrical outlet in an outside wall should be done. This is about as quick, easy and inexpensive a fix you will find.

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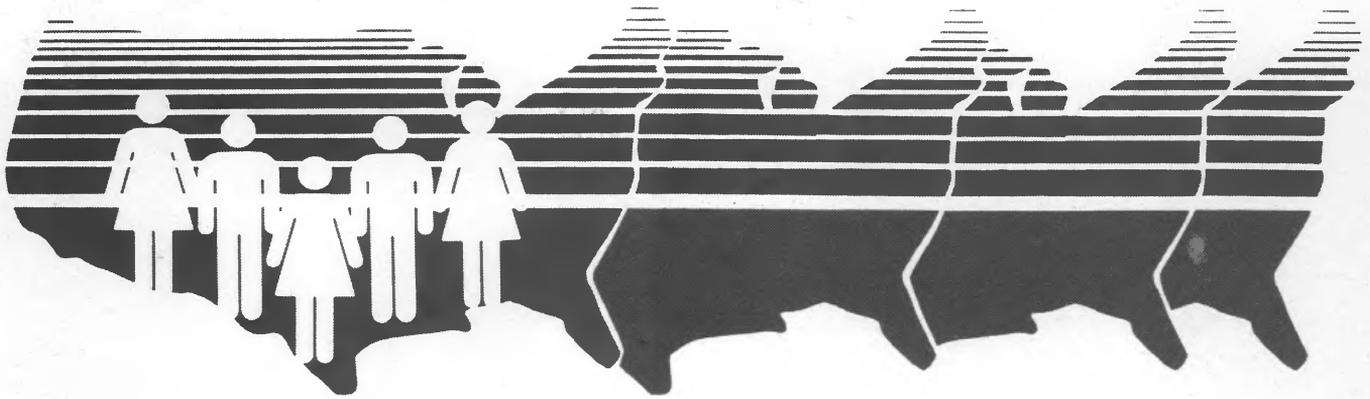
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# COOPERATIVES

BUILDING A BETTER AMERICA



## Electric cooperatives' 'history of responsibility'

Veteran observers in the nation's capital can't remember a time when participants in any federal program knocked on the door of Congress and asked for permission to increase their own costs for taking part.

That's what rural electric coopera-

tives are doing right now. Among those impressed by this unique turn-about is Nebraska's Sen. Edward Zorinsky, who points out, however, that the rural electrification program has a "history of responsibility."

The Nebraska legislator believes

that it is typical of the nation's rural electric cooperatives that they move quickly to lend a hand in solving their own problems, rather than letting them build to crisis proportions and then turning to Congress for help.

The nearly 1,000 user-owned rural

### Cooperatives: many and varied

Credit unions are cooperative financial institutions made up of people joined by a common bond — they may work in the same place, belong to the same church or live in the same community. More than 45 million Americans belong to credit unions.

Since it opened for business in 1980, the National Consumer Cooperative Bank has become a major lender to housing cooperative in the United States.

Almost one million persons in the United States belong to about 200 cooperative memorial societies which arrange economical and dignified last rites for members.

The first cooperative cable system to receive an urban franchise is located in Davis, Calif.

The famous Watergate apartment complex in Washington, D.C., is a cooperative. Nearly a million member families own shares in housing co-ops which give them the right to live in their units.

Diamond Walnut Growers Inc., a cooperative in Stockton, Calif., generates electricity from its by-product, walnut shells. The shells fire a boiler which powers a steam turbine.

Many working parents have organized cooperative children's centers to provide care for their children during their absence.

America's user-owned cooperative rural electric systems serve more than 25 million people with an average of 4.6 consumers per mile of line.

The cooperative Farm Credit System is owned by more than a million American farmers and 3,500 marketing, purchasing and service co-ops and does \$70 billion of business annually.

A decade before the Civil War, a group of French immigrants organized a prepaid health care cooperative in San Francisco. Today there are many health care cooperatives, some of them serving 100,000 people or more.

Cooperative legal services is the newest member benefit being offered to their members by cooperatives and credit unions.

Native Americans and members of crafts have formed numerous successful craft cooperatives to market their products and improve their earnings.

October Is Co-op Month.

electricians borrow most of their funds for construction from a revolving fund in the federal Rural Electrification Administration. Legislation establishing this fund in 1973 fixes the interest rate for most loans at 5 percent, and permits 2 percent in some hardship cases. When the fund was created, its assets were commitments of rural electric and telephone co-ops to repay previous REA loans, and the agency's cash on hand.

Dollars to lend were obtained by pledging the fund's assets and borrowing from the U.S. Treasury at going market interest rates. As the cost of money escalated in recent years, while the agency's lending rates remained fixed, the dollars of interest income at 5 percent were significantly short of the interest expense, which sometimes climbed as high as 15 percent. The excess of outgo over income promised that in time the body of the fund would have been eaten away in payments to make up the difference.

After a two-year study, the rural electric cooperatives decided they would need to face up to higher interest payments in order to preserve their principal borrowing source, the revolving fund. They took the lead in developing legislation which authorizes the REA Administrator to adjust the interest on revolving fund loans whenever necessary to keep the fund stable.

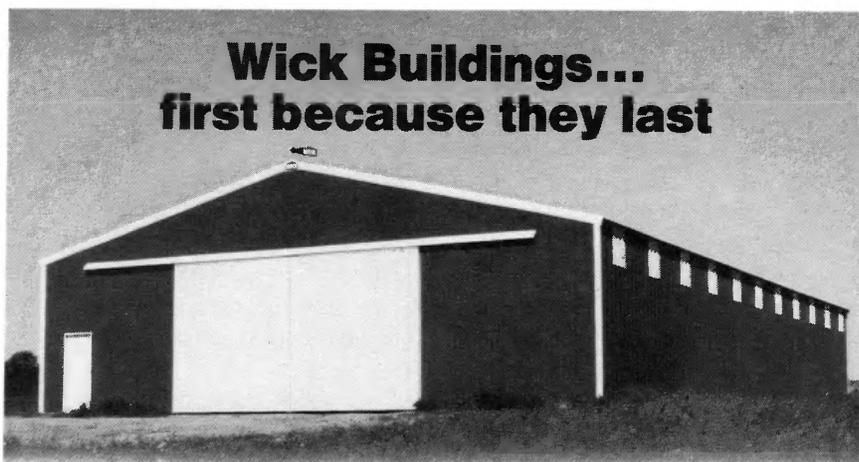
Companion measures were introduced in both houses of Congress: S.

Zorinsky said. "We have a well-thought-out plan that has been studied for almost two years. It asks for no quick-fixes or crash programs, but a simple, sensible solution to maintaining one of the most successful programs this government ever created."

The legislation also provides that the Treasury obligations now comprising the assets of the fund will be converted to permanent capital. This still requires that all rural electric loans must be fully repaid, plus interest, but

calls for such dollars to be held in the revolving fund rather than the Treasury and keeps them available for further lending.

The bills also would authorize future refinancing of revolving fund borrowings from the Treasury, and of a different type of loan used chiefly by the cooperative producing electricity for wholesaling to the distribution organizations. This would permit substantial interest savings at times when rates drop.



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1300 by Kentucky Sen. Walter Huddleston, and H.R. 3050 by Tennessee Rep. Ed Jones. At last count, several weeks ago, they had been joined in sponsorship by 37 senators and 145 representatives.

"It is a tribute to the rural electric systems of the country that we have this proposal before us now," Senator

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# COOPERATIVES

## No day complete without them

**M**ention the word business and most Americans think of private ownership or large corporations. They may not recognize cooperatives are another type of business enterprise flourishing in the United States.

One of every four Americans belongs to a member-owned cooperative. There are cooperatives in almost every neighborhood. Cooperatively produced goods and services have become an important and regular part of America's daily life.

Start with breakfast. Your morning juice probably carries a label such as Sunkist, Ocean Spray, Tree Top, Donald Duck, Big Tex, Seald-Sweet or Welch's. All of these are cooperative brands.

So, too, is the Land O'Lakes butter or margarine on your toast. Nearly three dozen other cooperatives market dairy products under such familiar names as Clover, Dairylea, Morning Glory, Lake to Lake, Tillamook, Hiland, or Dairygold.

### HONEY COOPERATIVE

If you need a little sweetener, reach for Sue Bee honey. It comes from the largest honey cooperative in the world, Sioux Honey Association of Sioux City, Iowa. Heading for the office, you grab your morning newspaper. Much of what you read has been gathered by The Associated Press (AP) — also a

cooperative. Now 134 years old, AP serves more than 1,400 member-news-papers and nearly 4,000 broadcasters.

One news item tells about how much grain is being shipped overseas. American farmers are feeding the world. Did it occur to you that farmers could not grow all that food without the electricity supplied to them by the nation's 1,000 rural electric cooperatives? You turn to another page and notice the obituary of an old friend. Services are being handled by the local memorial society, a cooperative.

### CREDIT UNIONS

You arrive at the office and your phone is ringing off the hook. A customer is calling. If he's located in West Jefferson, N.C., or Vernon, Texas, or in numerous other small towns and rural areas, he is served by one of 300 member-owned telephone cooperatives.

But cooperatives aren't just a small town or rural phenomenon. The Watergate apartment complex in Washington, D.C., is just one of many housing cooperatives. Housing cooperatives are occupied by the rich and famous

and by those who aren't so rich — people who want to own their home.

Need to cash a check or get a loan? Vice President George Bush is one of 47 million Americans who belong to credit unions — nonprofit financial cooperatives who offer their members credit services at lower rates. Did you drop off your preschooler at the day-care center on your way to the office? It could have been a cooperative center established by parents.

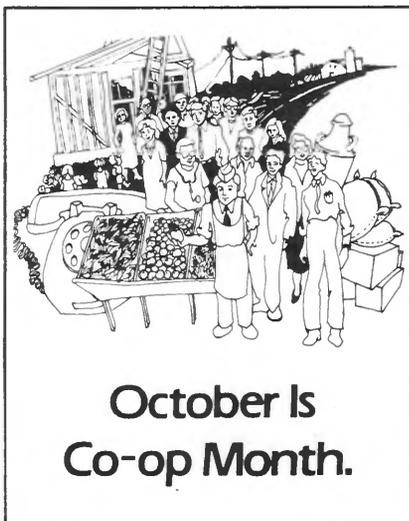
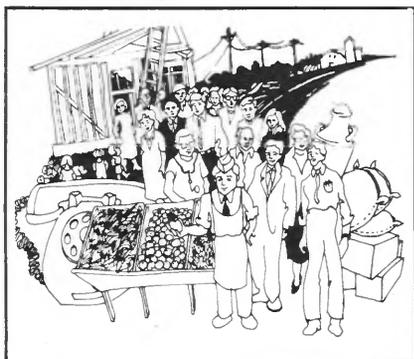
### HEALTH CARE CENTER

It's time for a checkup by your doctor or dentist. You call to make an appointment at your cooperative health care center. As you wait for your call to go through, you wonder why these cooperatives and more are there to serve you. It's because they have what every business needs — financial resources. They can turn to financial institutions created especially to serve them.

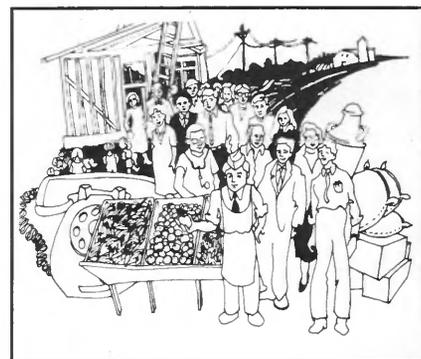
The newest is the National Consumer Cooperative Bank, which makes loans to consumer cooperatives. The biggest, the 13 district Banks for Cooperatives, serves agricultural cooperatives. The National Rural Utilities Cooperative Finance Corporation and the Rural Telephone Bank make loans to electric and telephone cooperatives. These credit institutions help cooperatives flourish and grow.

It's been a long and busy day. Returning home, you stop to pick up a few things at the food cooperative.

As you continue on your way, you think about your community and all of the people who make this rich and complex world of ours work as well as it does. You ponder the importance of cooperation and diversity. You know cooperatives are part of the business of America and they make a major contribution to the well-being of you and your neighbors.



October is  
Co-op Month.





## Our commitment is stronger than ever

It took long hours and the commitment of thousands of individuals working cooperatively to bring electricity to the Illinois countryside. But providing electric service was only a means to an end for our electric cooperative pioneers. The goal was to improve the living standards, the economic welfare and the general conditions under which hundreds of thousands of Illinois citizens lived and worked.

Illinois electric cooperatives today are still committed to a better life for all who live and work within our service territories. We met the challenges more than four decades ago and we're meeting the challenges today as we continue providing the best service possible to more than 600,000 downstate Illinois residents.

During October – Cooperative Month – the 30 electric cooperatives in Illinois salute the commitment of other cooperatives who are enhancing the quality of life of Illinois citizens. Cooperatives for telephone service, farm credit, farm marketing and supply, insurance, housing and food, and credit unions are getting jobs done efficiently and economically that individuals simply cannot do alone. Cooperatives are “Building a Better America.”

## *Electric Cooperatives of Illinois*



**Good for ALL Illinois**

### ENCHILADA CASSEROLE

1 1/2 lbs. ground beef  
1 onion (1 use dried onion)  
1 can mushroom soup  
1 can cream of chicken soup  
Brown meat and onions. Drain off excess fat and add soups and taco sauce. Simmer a few minutes. Grease large pan and line with half of the tortillas. Layer cheese and meat and tortillas. Top with cheese and bake at 350 degrees. Serves 6-8.

### PATIO FREEZE

1 cup sugar  
1 No. 2 can crushed pineapple and juice  
2 cups mashed bananas  
Combine all ingredients in blender and freeze in oblong pan, muffin cups or trays.

### TOUCHDOWN CHILI DIP

1 onion, chopped  
1 green pepper, chopped  
2 tablespoons butter, melted  
1 can chili without beans  
Saute onion and green pepper in butter until onion is clear. Stir in chili and soup. Blend well. Add cheese, heat until partially melted. Pour into chafing dish; serve with corn chips. 12 servings.

### COCKTAIL MEATBALLS

3 lbs. hamburger  
3 eggs  
1 1/2 teaspoons red pepper  
1 tablespoon garlic powder  
Beat eggs with mixer, add spices. Crush crackers with rolling pin and add to eggs and spices. Add hamburger and mix with hands until well blended. Shape into small balls. Brown in oil. Drain and freeze in tightly-covered container until ready to use. Pour both bottles of sauce over and heat in oven. Can be used immediately instead of freezing.

### CHICKEN SAUSAGE GUMBO

2 chickens, skinned, cut-up  
2 or 3 lbs. sausage  
1 whole stalk celery  
4 onions  
1 large jar Italian sauce flavored with meat  
1 chopped onion  
1 lb. ground beef  
Make a roux of flour and oil by putting in microwave 3 minutes or until it turns brown. Saute vegetables in roux 15 minutes. Put into pot with chicken and sausage. Add 1 quart water or more. Cook 1 1/2 to 2 hours, skimming off excess grease. Season with salt, pepper, red pepper and garlic before putting in pot. When chicken falls off bone, it's done. Serve over rice with garlic bread to 8.

### LASAGNA

1 pkg. lasagna noodles  
Cheeses: mild Cheddar, sharp Cheddar, Parmesan, Mozzarella (1/2 to 3/4 lb. each)  
2 jars Italian Ragù (mild) cooking sauce  
Brown meat with chopped onion. Put garlic powder, salt and pepper on this while browning. Add sauces to mixture. Cook noodles. In large pan put a layer of sauce on bottom. Then layer with noodles and cheese, add 1/2 sauce and then repeat. Bake at 350 degrees for 30 to 45 minutes.

### BUTTERMILK PECAN CHICKEN

2 fryers, cut up  
1/2 cup margarine  
1 cup buttermilk  
1 egg, beaten  
1 cup flour  
1 cup ground pecans  
1 tablespoon paprika  
1 tablespoon salt  
1/8 teaspoon pepper  
1/4 cup sesame seeds  
1/4 cup pecan halves (optional)  
Melt margarine in large shallow pan. Mix buttermilk with egg in small bowl. Mix together flour, pecans, paprika, salt, pepper and sesame seeds in another. Dip chicken in buttermilk mixture, then in flour mixture. Place skin side down in melted margarine in pan; then turn to coat with margarine and leave skin side up. Place pecan halves on each piece if desired. Bake at 350 degrees for 1 1/4 hours, or until done and golden brown. Serves 8.

### SPANISH CHICKEN

1 large pkg. taco-flavor Doritos  
1 large boned chicken (chopped)  
1 small onion  
1 small can chopped chilies (opt.)  
1 pkg. Cheddar cheese  
1 can mushroom soup  
1 can cream of chicken soup  
1 can chicken broth  
1 can Rotel tomatoes  
Bring to a boil: soups, broth and tomatoes. Add onion, chicken and crumbled Doritos. Cover dish and bake 30 to 40 minutes at 350 degrees. Remove cover and top with grated sharp Cheddar cheese. Return to oven until cheese melts.

### TUNA CASSEROLE

1 small pkg. shortcut elbow macaroni (8 oz.), cooked  
1 small can tuna  
1 can cream of mushroom soup  
1/2 can milk (use soup can)  
1/2 med. onion (grated)  
Garlic powder, if desired  
1/2 bell pepper, grated  
3 or 4 green onions, chopped fine  
Grated cheese (quite a bit)  
Salt to taste  
Pepper to taste (you may use red)  
Cook macaroni as directed on package. Toss together all other ingredients while macaroni is cooking. (Leave cheese until last.) Add macaroni to mixture and top with grated cheese. Bake in oven at 350 degrees for 30 minutes.

### STEAK MARINATE

1 tablespoon garlic salt  
2 tablespoons celery salt  
1 tablespoon dry mustard  
1 dehydrated horse radish  
1 tablespoon onion salt  
2 tablespoons Accent or M.S.G.  
1 tablespoon black pepper  
1/2 cup vinegar  
1 cup salad oil  
Combine ingredients.

### CABBAGE CASSEROLE

1 med. cabbage  
1 lb. ground lean meat  
1/4 cup green onions (chopped)  
1 med. onion (chopped)  
2 cloves garlic (minced)  
1 10 1/2-oz. can mushroom soup  
1 cup boiled rice  
1/4 cup bread crumbs  
1/2 stick butter or margarine  
salt and pepper to taste  
Cut cabbage as you would to smother and boil in salted water until tender, but still green. Drain and reserve the liquid. Melt the butter in a deep skillet and fry meat with onion, garlic and seasonings until brown. Mix cabbage with meat. Add green onion, mushroom soup and boiled rice. Pour into greased flat pyrex dish. Top with bread crumbs and bake 20 to 30 minutes at 300 degrees. (Before baking if mixture appears dry add some of the water reserved from boiled cabbage.) Yield: 6-8 servings.

### PENNSYLVANIA DUTCH PIE CRUST

3 cups flour  
1 teaspoon salt  
1/4 cups shortening  
5 tablespoons water  
1 egg  
1 teaspoon vinegar  
Sift flour and salt; cut in shortening until mixture resembles coarse cornmeal. Beat water, egg and vinegar together; stir in flour mixture. Shape into ball. Chill. Turn out on floured board, roll to fit pie pan. Bake for 10 to 12 minutes in 425 degree oven. Yield: pastry for two 2-crust pies.

### DIXIE FUDGE CHESS PIE

1/2 cups sugar  
1 stick butter  
3 eggs (slightly beaten)  
4 tablespoons cocoa  
1 teaspoon vanilla  
pinch of salt  
Mix sugar and butter. Add other ingredients. Pour in uncooked pie shell. Bake at 425 degrees for 10 minutes. Turn down to 350 degrees for 30 minutes.

### VEGETABLE PIE

1 pie shell  
2-3 small squash  
1 bell pepper  
1 med. onion  
fresh mushrooms—as desired  
1 sliced tomato  
1 cup mayonnaise  
1 cup mozzarella cheese  
Chop or slice squash, pepper, onion and mushrooms. Saute in butter and drain. Set mixture aside. Combine mayonnaise and mozzarella cheese together. Line pie shell with tomatoes; top with vegetables; then top with mayonnaise and cheese mixture. Bake at 350 degrees for one hour or until brown.

### STIR-N-DROP OATMEAL COOKIES

1 cup flour  
1 teaspoon baking powder  
1/2 teaspoon salt  
1/2 teaspoon cinnamon  
1/2 teaspoon ginger  
1 cup brown sugar, packed  
1 cup rolled oats  
1/2 cup vegetable oil  
2 tablespoons milk  
1 egg  
3/4 cup chopped walnuts  
Pre-heat oven to 375 degrees. Lightly grease baking sheet. Mix first 5 ingredients together. Add brown sugar and oats. Mix well. Combine vegetable oil, milk and egg together and add to mixture. Stir in walnuts and drop dough by rounded teaspoons about 2 inches apart on baking sheet. Bake about 10 minutes. Cool on wire rack. Yield: 3 dozen.

### GRAHAM CRACKER COOKIES

**FILLING:**  
2 sticks oleo  
1 1/4 cups sugar  
1 egg  
1/2 cup Carnation milk  
1 cup nuts  
1 1/2 cups coconut  
2 cups crushed graham crackers  
**ICING:**  
1 1/2 sticks oleo  
1 box powdered sugar  
4 tablespoons Carnation milk  
1 teaspoon vanilla  
Take a large cookie sheet and place graham crackers on it all going same way. Then prepare filling. Melt oleo and add sugar, egg and milk. Bring to a boil, take off heat and add coconut, nuts and crushed graham cracker crumbs. Mix all together and spread on crackers on cookie sheet, then add another layer of graham crackers (same way as first). For icing, mix together ingredients and spread on top of crackers, cover and refrigerate for several hours. Then cut into squares.

### YUMMY CHOCOLATE SHEET CAKE

1 stick margarine  
1/2 cup oil  
1 cup water  
2 cups flour (self-rising)  
2 cups sugar  
1 teaspoon cinnamon  
4 tablespoons cocoa  
2 eggs  
1/2 cup butter  
1 teaspoon vanilla  
Melt margarine, oil and water. Bring to a boil. Add flour, sugar, cinnamon and cocoa. Mix well then add remaining ingredients. Stir and pour into pan. Bake at 400 degrees for 20 minutes.

### ICING

1/2 stick margarine  
1/4 cup water  
1 lb. box powdered sugar  
4 tablespoons cocoa  
1 cup nuts  
Melt margarine and water. Bring to a boil and add remaining ingredients. Spread on top of hot cake.

### OATMEAL CAKE

1 1/2 cups hot water  
1 cup minute oats  
1 cup white sugar  
1 cup brown sugar  
1/2 cup shortening  
2 eggs  
1 1/2 cups flour  
1 teaspoon soda  
1 teaspoon cinnamon  
1/2 teaspoon salt  
Pour hot water over oats. Let stand. Cream sugar, brown sugar, shortening. Beat eggs into mixture. Sift flour with soda, cinnamon and salt. Add to cream mixture. Then add oats. Beat well. Bake at 350 degrees for 35 minutes.

# With an island touch



## APRICOT NECTAR CAKE

- 1 box of lemon supreme cake mix
- 3/4 cup of oil
- 1/2 cup of sugar
- 4 eggs
- 1 cup of apricot nectar juice

Mix all ingredients together and bake in tube pan at 325 degrees for about 55 minutes. Cool until pan is warm at touch.

### ICING

- 2 cups of powdered sugar
- juice of one lemon
- remaining nectar juice

Mix and have ready to pour over warm cake while it is still in pan. Let set about 1 hour or until cool before removing from pan.

## MILLION DOLLAR PIE

- 1 can sweetened condensed milk
- 1/3 cup lemon juice
- 1 middle-size Cool Whip
- 1 can drained fruit cocktail
- 1/2 can pineapple, drained
- 1/4 cup chopped cherries
- 1/2 cup chopped pecans
- 2 graham cracker crusts

Mix and chill thoroughly.

## ORANGE DATE NUT CAKE

- |                             |                                  |
|-----------------------------|----------------------------------|
| <b>TOPPING:</b>             |                                  |
| 1 cup orange juice          | 1 tablespoon grated orange peel  |
| 2 cups sugar                |                                  |
| <b>CAKE:</b>                |                                  |
| 1 cup shortening            | 4 cups flour                     |
| 2 cups sugar                | 1 teaspoon soda                  |
| 4 eggs                      | 1/2 teaspoon salt                |
| 1 teaspoon orange flavoring | 2 tablespoons grated orange peel |
| 1 cup chopped nuts          | 1 (8 oz.) pkg. dates             |
| 1 1/2 cups buttermilk       |                                  |

For topping mix ingredients and set aside, stirring occasionally. For cake, cream shortening, sugar and add eggs, one at a time, beating well. Add flour alternating with milk. Beat in orange peel and flour. Stir in dates, nuts and pour in greased floured pan. Bake in slow oven 325 degrees about 1 hour and 20 minutes. When done pour topping over cake while hot and still in pan. Let sit until cool.

## BANANA BREAD (2 loaves)

- 1 cup butter
- 2 cups sugar
- 1/4 teaspoon salt
- 2 teaspoons soda mixed with flour
- 4 eggs (beaten)
- 6 ripe bananas (mashed to a pulp)
- 4 cups flour
- 1 cup chopped nuts

Beat butter and sugar until creamy. Add salt, bananas, eggs and flour. Mix well, add nuts and bake 1 hour and 40 minutes at 250 degrees.

## RUM CAKE

- 1/2 cup chopped pecans
- 1 pkg. yellow cake mix
- 1 pkg. instant vanilla pudding mix
- 1/2 cup light rum
- 1/2 cup water
- 1/2 cup cooking oil
- 4 eggs

Grease and flour pan. Crumble nuts into bottom of pan. Place cake mix and pudding mix in large mixing bowl. Add rum, water, oil and eggs and mix 2 minutes. Pour batter into cake pan and bake at 325 degrees for 50 to 60 minutes. Remove cake from oven and immediately pour on HOT RUM SAUCE. Hot glaze will cause cake to settle.

### HOT RUM GLAZE:

- 1 cup sugar
- 1 stick butter
- 1/4 cup light rum
- 1/4 cup water

Boil all ingredients in sauce pan for 2 to 3 minutes. Pour on cake.

## HAWAIIAN MEAT BALLS WITH RICE

- 1 1/2 lbs. lean ground beef
- 1 cup soft bread crumbs
- 2 teaspoons each dry mustard, garlic salt, and powdered ginger
- 1 can (13 1/4 oz.) pineapple tidbits (drain; reserve juice)
- 2 green peppers, cut in 1/4-inch wide strips
- 3 tablespoons brown sugar
- 1/2 cup soy sauce
- 1/2 cup cornstarch
- 2 tablespoons vegetable oil
- 1 can (16 oz.) bean sprouts, rinsed and drained
- 1 1/2 cups beef broth
- 3 cups hot cooked rice

Combine ground beef, bread crumbs, 1 teaspoon each dry mustard, garlic salt and ginger, reserved pineapple juice and 2 tablespoons soy sauce. Form into 18 meat balls about 1 inch in diameter. Roll in 3 tablespoons cornstarch. Brown meat balls in oil. Add bean sprouts, peppers, and pineapple. Cover and cook 2 to 3 minutes. Blend broth, brown sugar, remaining seasonings, cornstarch and soy sauce. Pour over meat balls. Heat thoroughly, stirring constantly about 2 minutes, to coat meat and vegetables. Serve over beds of fluffy rice. 6 servings.

## MAUI SWEET & HOT PORK WITH RICE

- 1 1/2 lbs. lean boneless pork
- 1/3 cup flour
- 1 teaspoon salt
- 1/4 teaspoon paparr
- 2 tablespoons vegetable oil
- 2 large onions, sliced
- 1/2 cup dry sherry
- 1 1/2 cups chicken broth
- 1 1/2 teaspoons each dry mustard, powdered ginger and garlic salt
- 1/4 cup soy sauce
- 1/2 cup plum jelly
- 1 pkg. snow peas (6 oz.)
- 3 cups hot cooked rice

Cut pork into thin narrow strips. Combine flour, salt and pepper. Dust pork strips in seasoned flour. Saute meat in oil 10 minutes, stirring frequently. Add onions and sherry; cook 2 to 3 minutes longer. Blend broth with seasonings and soy sauce. Pour over meat; cover and simmer 5 minutes. Stir in jelly and snow peas; cook, covered 2 to 3 minutes longer. Serve over beds of fluffy rice. 6 servings.

## STEAK MOLOKAI WITH RICE

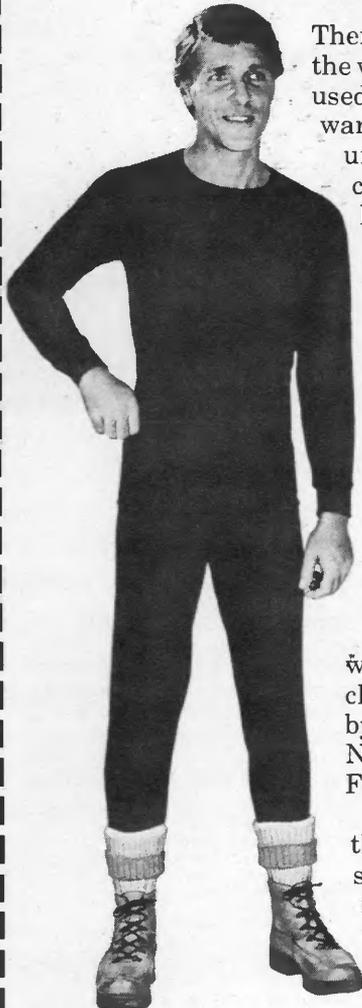
- 1 lb. tenderized round steak, cut in thin strips
- 1/4 teaspoon garlic powder
- 1 tablespoon vegetable oil
- 1 large onion, sliced
- 1 large green pepper, sliced
- 1 cup sliced celery, cut in 1-inch pieces
- 1 can tomatoes, quartered (14 1/2 oz.)
- 1/2 cup beef broth
- 1 cup drained cubed pineapple
- 1 teaspoon ground ginger
- 2 teaspoons sugar
- 2 tablespoons cornstarch
- 1/2 cup soy sauce
- 3 cups hot cooked rice

Saute steak and garlic powder in oil until browned. Add onion, green pepper, and celery. Cook about 1 minute. Stir in tomatoes, broth, pineapple, ginger and sugar. Cover and simmer 5 minutes. Blend cornstarch into soy sauce. Stir into meat mixture. Cook until lightly glazed, about 1 minute. Serve over beds of fluffy rice. 6 servings.

## BANANA CRUSH PUNCH

- 4 cups sugar
  - 6 cups water
  - 2 1/2 cups orange juice
  - 1/2 cup lemon juice
  - 4 cups pineapple juice
  - 5 bananas, mashed
  - 1 64-oz. bottle lemon-lime carbonated drink
- Mix water and sugar together until sugar dissolves. Put bananas in blender and blend well. Add the rest of the ingredients, except the lemon-lime drink, and mix well. Put in freezer container and freeze until very firm. To serve, take contents out of freezer container and place in punch bowl. Pour lemon-lime drink over and serve.

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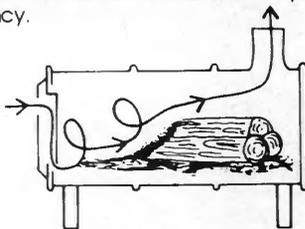
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## STARVING TERMITES

As an attorney I am a natural skeptic. While building my own passive solar house in La Grange, Kentucky, I did considerable research concerning wood stoves. After reading and studying all the information I could get my hands on, I determined that the Vermont Castings Defiant and the Franklin Scandia stove of the same design were the most efficient wood heaters on the market. I purchased a Scandia. I installed it, fired it up, and continued to shiver. It ate wood like a swarm of starving termites, and the only heat it seemed to generate was ... from my constant trips to the woodpile. After this \$441.00 mistake, I decided to risk \$50 on your double drum kit. The results are nothing short of amazing. Our owner-built house is 3700 square feet, and the Sotz stove in the basement, centrally located, easily heats the entire three story house using only about one-third of the wood previously used! The stove may not

be esthetically beautiful (according to my wife), but this is a case of "pretty is as pretty does". I also find that because of the double-drum configuration the flue temperature is considerably lower. About a month ago, faced with the necessity of splitting several cords of wood for the coming winter, and having had poor success with a regular maul and wedge, and preferring the easy way of doing things, I seriously considered a hydraulic splitter but decided to rely on your Monster maul advertisement, the truth of your advertising having been previously proven by your drum stove ads. I ordered the Monster Maul. You saved me several hundred dollars. I actually ENJOY using the monster Maul. You may now send me a set of your stove tools, poker, rake, etc. Below please find my home address and credit card number.

Konrad Poth, LaGrange KY

**"NO WEAR & TEAR"**

It is now 1983 and my first letter to you

still holds true! I installed my Sotz heater in 1977 and now in 1983 I am still using the same barrel and the same kit parts with no sign of wear on either!! Please feel free to update my letter and use it in your advertising whenever you wish. Please accept my order for a 2-drum heater kit. I plan to install this heater in my parents' house and I am confident that they will have the same success with this new heater as I have had with mine. Again, I would like to thank you for making a fine product!

Paul Kuzman, Mars Hill, NC

## EXACTLY NOTHING

I put in one of your stoves last Fall in my basement. An old farm house that cost me \$1469 the previous year for gas. We have had an unusually mild winter so I can't compare it exactly. However, I have spent exactly nothing on gas this winter. It is fantastic.

Link Lincheski, Mazon, IL



4603  
SIZES 8-20



4873  
SIZES 10 1/2-20 1/2



4685  
SIZES 34-48



4859  
SIZES 6-20



SIZES 8-20



9453  
SIZES 8-20



9458  
SIZES 34-50



4720  
SIZES 8-18



4893  
SIZES 8-18



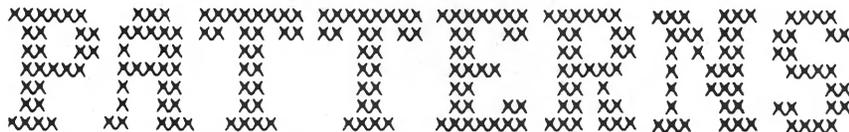
4668  
SIZES 10 1/2-22 1/2



4702  
SIZES 10 1/2-22 1/2



9262



- No. 4603 is cut in sizes 8, 10, 12, 14, 16, 18, 20. See pattern for yardages.
- No. 4873 is cut in sizes (10½, 12½, 14½), (16½, 18½, 20½). Order your regular size.
- No. 4685 is cut in Women's Sizes 34, 36, 38, 40, 42, 44, 46, 48. See pattern for yardages.
- No. 4859 is cut in sizes 6, 8, 10, 12, 14, 16, 18, 20. Size 12 (bust 34) takes 2-3/4 yards 60-inch fabric.
- No. 9317 is cut in sizes 8, 10, 12, 14, 16, 18, 20. Size 12 (bust 34) takes 3½ yards 45-inch fabric.
- No. 9453 is cut in sizes 8, 10, 12, 14, 16, 18, 20. Size 12 (bust 34) top 1 yard 60-inch, split-skirt 1-3/4.
- No. 9458 is cut in sizes 34, 36, 38, 40, 42, 44, 46, 48, 50. Yardages given in pattern.
- No. 4720 is cut in sizes 8, 10, 12, 14, 16, 18. Size 12 (bust 34) vest, skirt 1-3/4 yards 54"; blouse 1-5/8 yards 45".
- No. 4893 is cut in sizes (8, 10, 12), (14, 16, 18). Order your regular size.
- No. 4668 is cut in sizes 10½, 12½, 14½, 16½, 18½, 20½, 22½. Size 14½ (bust 37) jacket, skirt 2-7/8 yards 60".
- No. 4702 is cut in sizes 10½, 12½, 14½, 16½, 18½, 20½, 22½. Size 14½ (bust 37) takes 3-5/8 yards 45-inch.
- No. 9262 is cut in Waist Sizes 24, 25, 26½, 28, 30, 32. Women's Waist Sizes 31, 33, 35, 37, 39, 41½, 44, 46½.

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_____	_____	_____	_____
_____	_____	_____	_____

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Address \_\_\_\_\_

City \_\_\_\_\_

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

## Dinners with friend lead to spicy sausage sideline



**F**or Arden and Jowann Groteluschen, dinners with a friend led to a thriving business. "When we lived in Urbana," Jowann says, "we had a friend, Henry Kaczkowski, who was from Poland. He'd invite us over for dinner once in a while, and his speciality was homemade sausage, made from old family recipes. We loved it, and often told him he should go into business, because the sausage he made was better than any we'd been able to buy."

The response was always the same. Henry would say, "I'm a sausage maker, not a businessman, but if you want to get into the business, I'll help you."

They finally took him up on his offer, and set up the Festival Sausage Company in a small, neat building on the west edge of Oakland, in Coles-Moultrie Electric Cooperative's service area and not too far from the farm home they had moved into a couple of years before to give their six kids a taste of country life. They started out

using Henry's recipes, and have gradually adapted and changed them to such an extent that the Festival Sausage line is virtually "home grown."

They produce some 10 different varieties of sausage, from mild sage and staid bratwurst to spicy chorizo, which is a standard staple in real Mexican foods and is Jowann's own creation. The Festival line also includes Polish (of course), smoked and Italian varieties. All are lean, top-quality products.

Much of the output from the little plant goes to Monical's Pizza restaurants throughout northern Illinois, and they have started selling through the Tuscola IGA store, too.

"We've kept the business growing about the way we wanted it to," Jowann says, "because we wanted it to be kind of gradual so we could keep the quality the way we wanted it. We figured the quantity could come later, and that's the way it's worked out. A couple of years ago, we were processing 20-35 hogs a week, depending on

advance orders. Now we process 35-50.

The hogs are purchased locally, she says, then processed and boned at a commercial slaughterhouse. The meat is brought to the factory in large chunks, and is cut into pieces about the size of a softball.

"We run it through a grinder," Jowann says, "which we can adjust to turn out a coarse or fine product, depending on the kind of sausage we want to make. Then we put the fairly coarse meat into a mixer where we add the spices — they're all natural, of course — and then we grind the meat again."

After a couple of grindings and a mixing, the meat and seasoning mixture is placed into a stuffer, which squeezes it out into the natural casings, which are a byproduct of hog and sheep processing operations.

A variable nozzle on the stuffer enables it to produce sausage links of different dimensions, from thin breakfast links to thick brats.

*In the right photo, Jowann Groteluschen puts a mixture of ground pork and spices into a "sausage stuffer," which will force the mixture out a nozzle and into a sausage casing. At left, Nancy Houk weighs finished links for pricing.*

The sausages come from the stuffer in lengths of several feet, and a few quick, deft motions by trained hands will turn a six-foot length of sausage into perhaps a dozen links. Jowann runs the operation with helper Nancy Houk, while Arden teaches in the College of Education at the University of Illinois at Champaign-Urbana. The kids help when they can.

While the main thrust at the factory is production, the Groteluschens also do some retail sales from the building, and they sell Amish cheeses from Arthur.

"We sell our sausage fresh and ready to eat," Jowann says, "and we don't add preservatives. The freshness and flavor are best if you eat them within four days of purchase or processing. Frozen, our products will keep their quality for a month."

While Festival Sausage Company turns out top quality products, a lot of consumer satisfaction is won or lost when the foods are cooked, so Jowann offers some suggestions to those who want to take full advantage of the flavor stuffed in the sausages when they leave the plant.

Sausages are like any other food product in that how you prepare them has a lot to do with how flavorful and tender they are when they reach the table.

"It's best to keep sausages linked together when cooking and until you're ready to serve them," she points out, "to keep the juices in the meat. One of the worst things you can do to good, lean sausage is to overcook it, because that dries it out."

She also warns against putting raw links over a very hot flame or outdoor grill. "You should have a moderate flame and be ready to brush or douse



the casings with cold water once or twice during cooking to improve the eating quality of the casing," she says.

"If you pan fry sausages," she says, "you should brown them on two sides for two to three minutes; many people like to add a little liquid at this point, such as beer with brats or Polish, or water with Italian sausage. After eight to ten additional minutes of simmering, they're ready to be served with bread or on a favorite roll."

Jowann recommends a short parboiling for sausages that are to be broiled or grilled. Five minutes of simmering should be enough, with an equal amount of time over the coals or in the broiler. She recommends having cold water ready to douse flames when

grilling links over a fire. She notes that a 12-15 minute grilling will cook links, if parboiling is not desirable.

"You can bake sausages with some kind of 'fixins', too," she says. "You can use sauerkraut, noodles, vegetables or whatever else you like and bake at 325 degrees until done. You can also cook them by themselves on a baking sheet, turning them after the first ten minutes, to brown both sides. Twenty minutes at 350 degrees will cook them," she adds.

Not surprisingly, Festival Sausage is interested in how well their customers enjoy their products, because their concern for strict quality control explains why the company has grown the way it has.

# Agriculture and electricity

**G**oals and risks. Basically, they both involve the same people — Americans throughout this great land of ours.

Put very simply, our electric industry goals are: to provide the electric power which this nation and our fellow citizens need and want, to do so reliably, and at the most reasonable possible price.

The risks? If we cannot meet these goals, as we have been able to do over the past decades, American lifestyles, hopes, dreams, prospects, future security, national prosperity, and democratic institutions will be put in the most serious jeopardy.

As essential as electricity is now, it will become even more so in the years ahead. We estimate that by the turn of the century, more than 45 percent of all the primary energy used in the U.S. will be for the generation of electricity. This compares with about 33 percent last year.

The computer will continue to revolutionize the way we live, work and think. Microelectronics will allow the information explosion to be harnessed in every home and job, and the ease with which we will be able to recall and process information will open vistas we cannot even begin to predict.

I don't want to give the impression that agriculture is at all backward in its future technological prospects and its need for electricity. Farmers are not only using computers in their homes and for such uses as accounting and marketing; they are taking them into the field for all sorts of operations. Sensors are being placed in grain bins to help maintain grain quality by monitoring heat and moisture levels. In irrigation, computers are maximizing the efficiency of water use, with programs which include soil and weather information, among other

*This article is based on a presentation by William McCollam, Jr., president of the Edison Electric Institute, prepared for the 30th annual conference of the National Food and Energy Council (NFEC) in August. The NFEC is made up of representatives of agriculture, food processing, education and energy production, including electric cooperative leaders on the local, state and national level.*

inputs. When sensors indicate a need for water, the system is automatically turned on; then off when the need is satisfied.

I understand this is all part of what is being called "agrionics" — short for agricultural electronics which includes radar sensors, microprocessors and analytical electronics instrumentation.

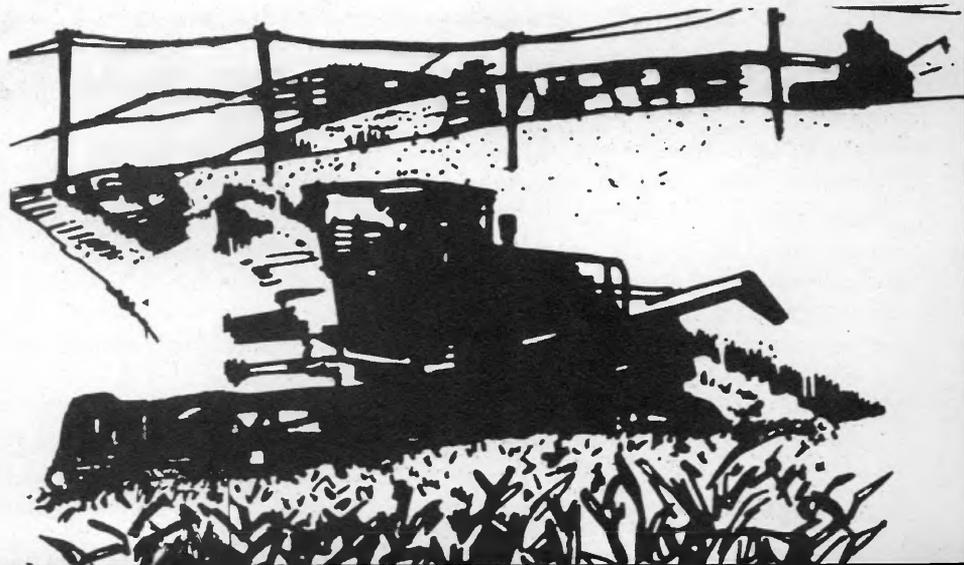
I won't attempt to detail to you, who are experts in the field, how important electricity is to agriculture and to the whole system of food supply — from the farm to the consumer. I would refer you instead to the excellent publications which come from the National Food and Energy Council,

one of which is "Food, Energy and Your Future," now being used in schools. Suffice it to say, without adequate energy for agribusiness purposes, disastrous breakdowns could be envisioned in the food supply for this country, and, indeed, for many parts of the world dependent on our exports.

It would seem, with the demonstrated need for electricity and the wide acceptance of its importance, that it should not be difficult to accomplish those tasks which must be done to assure a reliable and adequate electric power supply. Not so, as most of us here know only too well. Let me bring you up-to-date on just a few of the more significant challenges to our achievement of the goals we seek for the nation's electricity supply.

First, there is the question of the fuels to be used for electricity generation. Coal and nuclear power are absolutely essential. They are in plentiful supply in the U.S. Yet making electricity with these sources has become increasingly difficult and costly in recent years.

Two of the most pressing problems concerning coal involve railroad transportation costs, before the coal goes



under the boiler, and so-called acid rain, with coal being accused as the culprit after it is burned.

Consumer costs are the major concern in the question of railroad rates for the transportation of coal. The Interstate Commerce Commission, in its decisions under the Staggers Rail Act, has been extremely unfavorable to all captive shippers. As the result of one recent decision, rail rates for the electric utility industry could double in five years. Given the fact that our industry paid the railroads about \$5 billion for coal transportation last year, there is much at stake for our consumers.

In the acidic deposition arena, there is conflicting evidence and sincere disagreement among qualified scientists about the whole question. Nonetheless, a growing proportion of the public has a perception that what is popularly called "acid rain" is a serious ecological threat. Regardless of the evidence that precipitation has been acidic for thousands of years due to natural causes, the impression has been fostered that it is a new and growing phenomenon, that coal-burning power plants bear the sole responsibility, and that "crash" measures are needed to rectify the situation.

Recently, the publicity about the National Academy of Sciences report, released at the end of June, has tended to add to the confusion. But the bottom line is this: While the NAS could find no strong evidence to indicate there is not a direct relationship between sulfur dioxide emissions into the atmosphere and levels of acid deposition, it also found that there is now no reliable way of quantifying the effects of specific pollution sources on distant locations. Further research is recommended to develop an effective strategy for dealing with acid deposition.

In the nuclear power field, some gains have been made, but regulatory uncertainties and the resulting high financial risks continue to hobble the optimum use of this vital energy resource.

Encouraging developments in late 1982 were two pieces of legislation: the Nuclear Waste Policy Act of 1982, and the Nuclear Regulatory Commission Authorization Bill.

The nuclear waste law is the most

significant in this field to be passed in the last two decades. It provides the long-sought program for the disposal of high-level waste in this country. In so doing, the Act provides specific direction to remove one of the major obstacles to the use of nuclear power and answers positively nagging public questions on the waste issue, which have been exploited by anti-nuclear forces to slow development and add to plant costs.

Also hampering the expanded use of nuclear energy have been the uncertainties associated with the licensing

process which have resulted in cost increases beyond reason. The NRC Authorization measure passed last year provides some relief, particularly through its overturning of the so-called Sholly decision. This would have required a public hearing to be called, if requested, for every operating license amendment, even if the amendment involved no significant safety issue. In addition, the bill authorized temporary interim operating licenses, which could trim as much as a year off the time it takes to get a new plant into operation.

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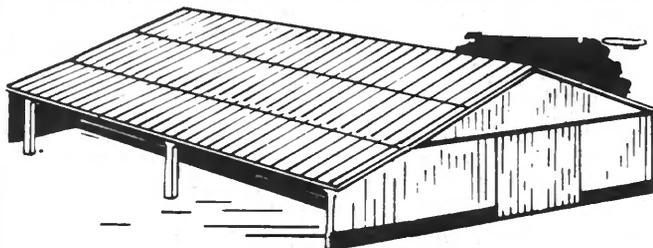
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