

**Electric car research**

See page 10

**Summer safety**

See page 12

Illinois Rural Electric News

June 1990

# REN



**Taking the  
message  
to Washington**

See page 4

# MISSING



**AARON MITCHELL ANDERSON**

LAST SEEN: 04/07/89 EYES: Brown  
 FROM: Pine City, MN HEIGHT: 2'4"  
 DOB: 06/23/87 WEIGHT: 32  
 WHITE MALE HAIR: Lt. Brown



**DANNY RANDALL JACKSON**

LAST SEEN: 08/24/89 EYES: Blue  
 FROM: Goinesville, FL HEIGHT: 4'  
 DOB: 08/10/77 WEIGHT: 50  
 WHITE MALE HAIR: Brown

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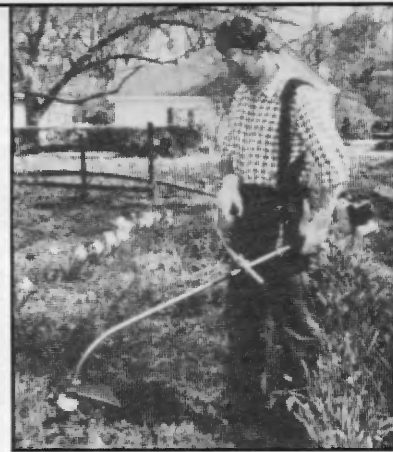
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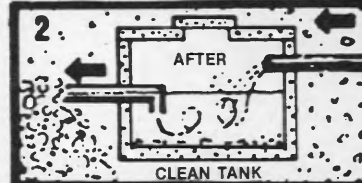
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# Small and independent rural firms may be more stable

Smaller, independent business and manufacturing facilities are more likely to survive in rural areas than their larger, corporate-affiliated counterparts, according to James Miller of USDA's Economic Research Service. Miller reports that he came to this conclusion after studying the staying power—and growth potential—of business in rural areas.

"Some 53 percent of the independent firms that were started between 1978 and 1980 stayed in business through the six-year period studied (1980-86), compared with only 39 percent of the affiliates," says Miller, in a recent issue of the Agriculture Department's *Farmline* magazine.

In fact, he says, independently owned firms in rural areas appear to have greater staying power than independents in urban areas (where the survival rate was 48 percent). At the same time, however, these rural firms are not growing enough to provide ever more job opportunities for the people in their communities. "New, independent firms quickly reach their optimum size shortly after starting up," says Miller. "Their rate of employment expansion in nonmetro areas is about half the rate in metro areas."

Even so, such firms grew faster than corporate affiliates in the period studied.

"Most affiliates appear to open with about the maximum number of employees, leaving little potential for growth," says Miller.

He adds that these findings suggest that jobs

generated by locally owned and operated firms may offer more stability than those provided by bigger and better-known companies affiliated with national or regional corporations headquartered elsewhere.

"Several studies (by other researchers) have shown that independent firms tend to have lower closure rates than branch plants in a recession," says Miller. "Corporate affiliates, particularly in nonmetro areas, are the first to experience cutbacks of employment and closings during downturns of economic activity."

He goes on to say that "independent firms tend to have lower closure rates primarily because they are forced to adjust on site or face the prohibitive cost of moving, whereas parent firms abandon affiliates in hard times and possibly expand at other sites to compensate for the affiliates they have closed. Parent firms are more likely to serve wider, more diversified markets than independent firms, giving them more freedom to shift production geographically over the business cycle."

Other evidence indicates that independent businesses may be better for their communities than corporate affiliates. "The research done to date backs up the argument that local ownership has advantages over external control for rural areas," Miller says. "Independent firms tend to purchase more from the local area and sell less outside the area, with most of the revenue staying in the community."

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## REN

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**Cover: Delegates from across the nation, including this group representing Adams Electrical Co-Operative, Camp Point, and Illinois Rural Electric Co., Winchester, were in Washington April 30-May 2 for the 1990 Legislative Conference. See article beginning on page 4.**

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# 1990 Legislative

## Pulling together for rural America

### Electric cooperative leaders ask for fair shake in Washington

**Economic impact of proposed clean air amendments is top concern during visits with Illinois congressional delegation.**

Some 100 representatives of Illinois electric cooperatives were in Washington, D.C., April 30-May 2 for the National Rural Electric Cooperative Association's 1990 Legislative Conference. The conference, whose theme was "Pulling Together for Rural America," might well have been dubbed "Pounding the Pavement for a Fair Shake." In all, some 3,000 representatives from most of the 1,000 rural electric cooperatives in the U.S. were in the capital to talk to their legislators about rural electric issues.

The Illinois delegation walked in and out of virtually every Illinois legislator's office expressing a three-part message. They asked Congress to: work to minimize the economic damage Clean Air Act amendments could do to the Midwest, coal-burning utilities and electric consumers; develop a strong program of rural development to reverse the decline of rural Illinois; and encourage the Bush Administration to be more flexible on the Rural Electrification Administration program.

Legislators who met with Illinois delegates included Senators Alan Dixon and Paul Simon, and Representatives Terry Bruce, Jerry Costello, Richard Durbin, Lane Evans, Dennis Hastert, Ed Madigan, Lynn Martin, Bob Michel, Glenn Poshard and George Sangmeister.

Aides to Representatives Frank Annunzio, Cardiss Collins, Harris Fawell, Charles Haynes, Henry Hyde, William Lipinski, John Porter, Marty Russo, Gus Savage, Sidney Yates met with the delegates.

While the Illinois delegates expressed their concerns about "close to home" issues, they—along with all the others—pressed for consideration on some national issues, too.

As mentioned, they sought some relief from the costs of proposed clean air legislation, which would hit the Midwest hard. Delegates from the three distribution cooperatives that make up Southern Illinois Power Co-operative (SIPC) asked for consideration of the fact that the power co-op had installed "scrubbers" in its newest unit years ago and had been using it almost exclusively, because the older units lacked the sophisticated—and expensive—pollution-control equipment.

"We used the older plants on a minimal basis," said Richard G. Myott, support systems department manager for SIPC, "and they came along two years ago and told us that in the future we could only utilize the older plants to the extent we had used them in the past. We'd used them sparingly out of a sense of

# Conference



Illinois cooperative leaders met with Senators Paul Simon (at right in top photo) and Alan Dixon (at left in lower photo).

# 1990 Legislative



Left: Representative Jerry Costello (right) talks with Dennis Keiser of Carlinville, Thomas H. Moore of Springfield and Larry Haas of Belleville. Right: Representative George Sangmeister with Wm. David Champion Jr. of Paxton, French Fraker of Champaign, Jim Coleman of Shelbyville, Jim Beatty of Philo and Randy Rings of Springfield.



Left: Representative Bob Michel (seated center) listens to rural electric leaders from his district. Right: Representative Terry Bruce (left) talks with R. Scott Luecal of Mattoon.



Left: Representative Lynn Martin (left) goes over conference materials with Connie Shireman of Elizabeth, Jim Coleman of Shelbyville and Bob Patton of Springfield. Right: Representative Ed Madigan (left) greets Jim Graff of Middletown, Morris Bell of Chandlerville, French Fraker of Champaign, Ed Williams of Decatur and Dorland Smith of Havana.

# Conference

'Doing the right thing,' and essentially we're going to be penalized for it. We feel as though we're getting a 'double whammy' on the clean air legislation as it now stands," he told several legislators.

Generally, the delegates asked consideration for those who have already achieved a low system-wide emissions rate and sought to assure that rural electric systems are treated fairly, especially with regard to joint ownership of fossil-fired units. They asked their legislators to see that the most cost-effective pollution control legislation is enacted.

While the Bush Administration doesn't seem to be determined to abolish the rural electrification program, as the Reagan Administration was, there are still some areas of strong disagreement with the present administration over the scope of rural electrification. Delegates emphasized that the typical rural electric system holds a key place in the area where it provides electricity.

Legislators were told that electric cooperatives are involved in community efforts to revitalize the economy, to improve the infrastructure and water and sewer systems, strengthen educational and health services, and provide support for various other people-oriented programs. And, local ownership has always made the rural electric system more responsive to the needs of the community it serves.

Yet, despite the contributions rural electric systems have made, and despite the widespread support they continue to receive from their communities, the administration's budget proposals for the 1991 fiscal year would drastically alter the scope, purpose and effectiveness of the REA insured and guaranteed loan programs, the delegates told their legislators.

The administration's proposals  
*(Continued on page 15)*



Representative Glenn Poshard (second from right) meets with rural electric leaders from his Southern Illinois area.



Representative Dick Durbin (standing) talks to delegates from his district.



Representative Dennis Hastert (second from right) poses with Joe Danielson of Princeton, Earl Bates of Kewanee, T.L. Christensen of Princeton and Randy Rings of Springfield.

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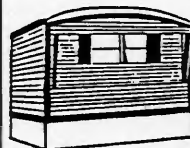
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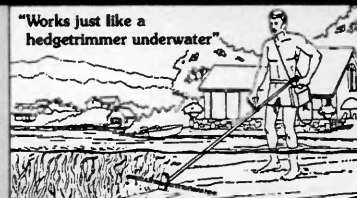
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# **BRIEFLY**

News items of interest to members of Illinois electric cooperatives

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## **Luecal succeeds Ferguson at Coles-Moultrie Electric**



Luecal

R. Scott Luecal, an employee of Coles-Moultrie Electric Cooperative, Mattoon, for the past nine years, has succeeded C.E. (Ed) Ferguson as manager of the 7,500-member electric cooperative. The Decatur native joined Coles-Moultrie in June of 1981 as an accountant. In November of 1984, Luecal was named office manager, the position he held until his appointment as executive vice president and general manager by the board of directors of the cooperative. The new manager is a native of Decatur and a 1981 graduate of Millikin University in Decatur. In 1985 he received a master's degree in business administration from Eastern Illinois University. He is a graduate of the Management Internship Program of the National Rural Electric Cooperative Association. Ferguson, a native of Texas, retired June 1 after a 40-year career in rural electrification. He came to Illinois in 1962 as Coles-Moultrie manager after working 12 years for Kay Electric Co-op in Oklahoma. He grew up on a West Texas dairy farm that had no electricity, served in the Army Air Force during World War II, and received a degree in agricultural engineering in 1950 from what is now Oklahoma State University.

## **Joe Fellin continues as president of Soyland Power Cooperative**

Joseph J. Fellin of Waterloo, manager of Monroe County Electric Co-Operative, was reelected president of Soyland Power Cooperative during an organization meeting of the board of directors. Kenneth G. Heinzmann of Sandoval, a director of Clinton County Electric, was reelected as vice president. Robert E. Gant of Winchester, manager of Illinois Rural Electric Co., was elected secretary-treasurer. Robert D. Smith of Barry, a director of Adams Electrical Co-Operative, was elected assistant secretary-treasurer. General manager E.H. (Ed) Williams was unanimously reelected as executive vice president of the 21-member generation and transmission cooperative.

## **Lakes are neutralizing acid rain better than expected**

Lakes appear to be better at neutralizing wildlife-threatening acid rain than previously thought, researchers have reported. A team of Oregon scientists said their study of 36 lakes in New York's Adirondack Mountains found the lakes had generally grown more acid during the industrial era, but the increase appears smaller than previous researchers had estimated. Acid rain—highly acidic industrial pollutants in rainwater or snow—is blamed as the cause of an environmental imbalance when it enters lakes, rivers and forests, and may kill aquatic life. In a study published in the *Journal Nature*, a team headed by Timothy Sullivan of E&S Environmental Chemistry Inc., of Corvallis, Ore., analyzed fossilized plankton and algae in lake surface sediments to reconstruct the water chemistry of the Adirondack lakes before 1850 when the widespread burning of coal and other fossil fuels began.

## **Wind erosion damages Great Plains**

Wind erosion damaged nearly five million acres in the Great Plains since November 1989, the second highest figure on record for this time of year, according to the U.S. Department of Agriculture. "We're seeing the continued effects of several years of drought," said Manly Wilder, associate chief of the department's Soil Conservation Service. "There's not enough vegetative cover, and this year there's also not been much snow cover in a lot of places." The greatest damage was in North Dakota, with a state record of 1.6 million acres damaged—about a third of the total reported from 541 counties in the 10 Great Plains states. This also set a record for the northern Great Plains states, with nearly 3.2 million acres damaged. The least damage was in Oklahoma, with 68,250 acres reported. Only in the 1954-55 season was land damage higher for the Great Plains states for the November-February period, Wilder said. The wind erosion season extends from November through May.

# Electric car research

**This is one in a series of articles relating to energy in general. The articles are prepared by the Rural Electric News Service of the National Rural Electric Cooperative Association, the service organization of the nation's rural electric systems.**

“Plug it in!” could replace “fill it up!” as jargon for refueling cars if today's experimental electric vehicles become the clean transportation of the 21st century.

Instead of tanking up at the local gas station, the car of the future might plug into an electrical socket in the garage to recharge.

“By 1995 to 2000, I think we will begin to see electric vehicles that will appeal to consumers for basic transportation,” predicts Larry O'Connell of the Electric Power Research Institute (EPRI), the research arm of the electric utility industry. “The technology has improved since the '70s.”

A new public interest in clean air may push the development of electric cars—a notion dating back to the beginning of the automotive industry that picked up speed after the 1973 oil embargo—into reality.

An electric vehicle—typically a van—runs on a rechargeable battery instead of on gasoline. Today's prototypes can go from 50 to 120 miles without recharging and can move as fast as 72 miles per hour. The vans' batteries, which cost about \$1,500 and must be replaced every two years, are electrically recharged overnight, making them somewhat impractical for today's typical driver. But EPRI and others are working to

improve the technology and reduce the costs so electricity can fuel the popular car of the future.

EPRI unveiled its one-ton Electric G-Van this year. Powered by a chloride lead-acid battery, the G-Van will move for 60 miles at a top speed of 52 miles per hour before it needs recharging.

The half-ton Chrysler TEVan, developed by EPRI and Southern California Edison, has a longer-lasting, nickel-iron battery and can travel about 120 miles between charges. It is slated for production by 1992.

Both models are expected to appeal to the owners of commercial fleets—service vehicles, van pools, buses or delivery trucks that travel short distances each day. In England, more than 400 electric vans are being used in dozens of businesses, O'Connell says.

The push for electric vans has accelerated in the past year or so, as clean air has become a national priority.

Gasoline-powered passenger cars and light trucks accounted for more than 52 percent of the carbon monoxide, 25 percent of the hydrocarbons and 22 percent of the nitrogen oxide released into the air in the United States in 1986, according to the U.S. Environmen-

tal Protection Agency. If current trends continue, O'Connell says, "Americans will own more vehicles and make more trips than ever by the year 2000. It is unlikely that replacing older cars and trucks with (cleaner petroleum-based fuels) will offset the growth in emissions due to the sheer number of vehicles."

The California Air Resource Board says that electric vehicles are 64 times cleaner than gasoline-powered cars in hydrocarbon emissions and 174 times cleaner in carbon monoxide emissions.

The experimental van uses no energy when it's not moving, unlike typical combustion engines, which burn fuel even when idling. But it costs about double the price of a conventional, gasoline-powered van.

Still, opinion polls show that Americans are willing to spend more for energy if it means having a cleaner environment, so electric vehicles are beginning to appeal to a more massive audience.

They produce no pollution when in use; in fact, the only pollution related to electric vehicles is that of the power plants that supply them. And power plants are cleaner sources of energy than gasoline engines, O'Connell says.

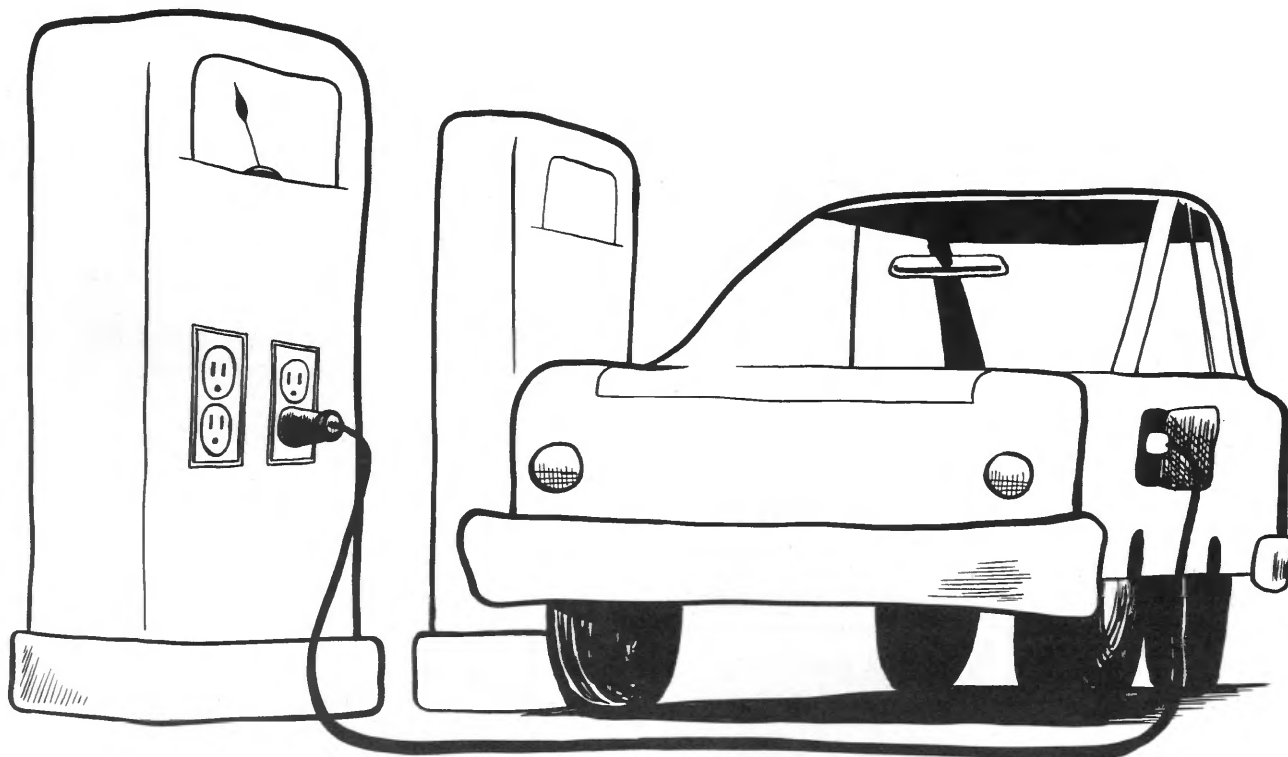
While research into alternative

fuels such as methanol and natural gas are also stepping up, they're not as ecologically pure as batteries, says Jerry Mader, president of the Electric Vehicle Development Corp. Mader, whose group was formed in 1983 to guide long-term development strategy for the electric vehicle industry, says, "Any alternative fuel would still affect the environment. There is no methanol industry to speak of in the country. There would be tremendous cost involved to set up production and distribution systems. Natural gas is the same. And both have emissions."

EPRI says its G-Van produces 97 percent less pollution than a regular gasoline-powered van.

The approach of electric vehicles appeals to the utility industry. "Right now, if 10 percent of the population went to electric transportation," Mader claims, "the demand for electricity would increase by only 1 percent. We have a 40 percent under-utilization in our industry now anyway."

He adds that production and distribution systems for electricity are already in place. "There is plenty (electricity) available in the off-peak, nighttime hours, which is when electric vehicles would be recharged."



# Keep summer safe

Eight-year-old William Foreman was climbing a tree. Antonio Gonzalez was taking down the TV antenna from his roof. And Mark Tracy was trimming shrubbery from around his home.

All three were enjoying summer's balmy days when they became unwitting victims of one of the season's greatest hazards: outdoor electrocution.

"With the advent of spring, we have to watch out more for the power lines above," says John W. Calogero, editor of the National Fire Protection Association's National Electrical Code Handbook. "There's more to do outside in spring and summer, but that also means more opportunity for getting hurt, if we're not careful."

A child who touches a live electric wire while playing in a tree, a handyman whose rooftop project comes into contact with a power line and a homeowner who reached a bit higher than he should have are dead simply because they didn't look for electric lines.

Summer means outdoor games, gardening and lawn care, boating, cleaning the pool and other fair-weather pastimes. Outdoor enthusiasts can stay safe if they watch for overhead power lines and avoid touching them with their bodies or their equipment.

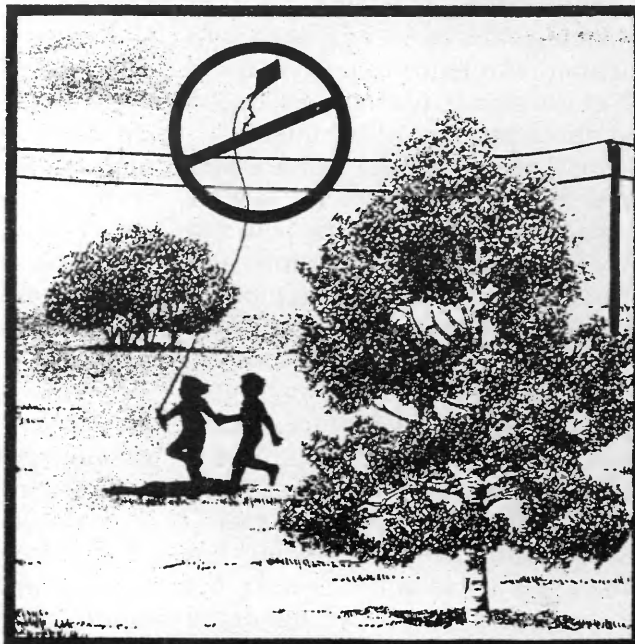
The U.S. Consumer Product Safety Commission, which celebrated its seventh annual National Electrical Safety Month in May, hopes to teach consumers ways to avoid all the dangers of electricity. Experts say people may be more at risk outside—where they least expect to run up against electricity.

"It's a less controlled environment outdoors," said Rand Scott Coggan, chief of the Naples, Fla., fire department and chairman of the Health and Safety Committee of the International Association for Fire Chiefs. "I don't think the dangers are quite as evident outdoors. And I think people are much less likely to look for electrical hazards outside."

Precise statistics on the incidents of outdoor electrocution and fire caused by electricity are not available, but such incidents occur at least several hundred times a year, officials said. In fact, a study of newspaper reports of such events by the International Association of Electrical Inspectors found 652 accidents involving utility lines alone during the first six months of 1989.

Of course, the dangers are not so great that people should fear their every step outdoors. But officials hope to heighten public awareness of the potential pitfalls of not being alert and cautious while in their seemingly harmless backyards, ballparks and garages.

"You can't see it, but it sure is there to bite you,"



Calogero said. "That's the unfortunate thing about electricity, if you're not careful."

Being careful requires people to be conscious of their environment. The experts suggest that people inspect their surroundings for electricity lines or outlets to ensure that any activity—especially those involving water and metal—stays far away.

Public safety officials also recommend that parents warn their children to steer clear of electricity.

"While you might not want to deny your child the experience of climbing trees and flying kites, you can impress upon them that these activities may be carried out with safety in mind," said a report issued by the National Safety Council.

Experts also have issued other electricity-friendly advice:

- Never use electrically run TVs, radios or other appliances near water or damp areas.
- Do not use electrical cords that are frayed or taped.
- Use ground fault circuit interrupters that can be plugged into outlets to reduce the risks of electrocution.
- Avoid using aluminum ladders and metal tools, especially around power lines and outlets.
- Don't buy children kites or other toys with metal lines and never let them fly kites near power lines.
- Never let kids climb trees close to power lines.

By heeding such advice, experts say people can safely enjoy a summer spent out of doors.

"The life you save might be your own or that of a loved one," Calogero says.

—Rural Electric News Service

# Moonlight is nice—



## but you can depend on an electric security light.

The moon was the original night light, good for as far as it went. Trouble was, about every month its light dimmed as it shrank to a sliver in the sky. Even on its fullest, brightest night, a few stray clouds could leave folks in the dark.

You don't have to depend on the uncertain light of the silvery moon when you install an electric security light at your home, farm or business. For a few cents a month, your property can be bathed in bright light. Security studies have shown that outdoor lighting reduces the chance of burglary and vandalism. And electricity is not wasted—the light automatically turns on at dusk and shuts off at dawn.

A moonlit night is great for a lot of things, but for peace of mind, contact your electric cooperative and have an electric security light installed. You'll take a shine to it.



## *Electric Cooperatives of Illinois*

Good for ALL Illinois

## DRESSING SPECIAL

For important occasions

5558: Dressing special for important occasions. Blouse, full skirt and slim skirt (two lengths) can be mixed or matched. Misses' Sizes 6 to 16. State H(6-8-10) or O(12-14-16) when ordering.

5640: Charming trio. Dress choices: pin tucked or not, high or low waist and two sleeve lengths. Toddler Sizes 1 yr., 18 mos., 2 yrs., 3 yrs., 4 yrs. are included in pattern.



Fashion and Craft Catalog with new SPRING-SUMMER SUPPLEMENT 0257. FREE pattern with first pattern order from catalog. \$2.50 plus \$1.25 S/H each.

OFFER GOOD THRU OCT. 31, 1990.



5697: Easy elegance for weekdays and weekends. Raglan sleeved dress has an elastic waist and long or short-flared sleeves. Misses' Sizes. State N(10-12-14) or U(16-18-20) when ordering.

OFFER GOOD THROUGH NOV. 30, 1990



Embroidered Goose



5135: Accent your home with this lovely embroidered goose. Goose is approx. 20" tall and comes with transfers for country and Victorian motifs. Printed pattern, directions included.

OFFER GOOD THROUGH OCT. 31, 1990

## DESIGNER



Summer's soft side is interpreted in this day or evening dress. Femininity flows from shoulders to hem, cascading sleeves top elasticized waist and flaring skirt. Ideal in a flowery or solid crepe de chine, charmeuse or rayon. Designer Pattern 4185 is available in Misses' Sizes 10 to 20.

OFFER GOOD THRU OCT. 31, 1990



5113: Add a look of elegance to your table with this lovely cloth. Fillet crochet cloth or centerpiece in sizes 40" or 60". Use No. 30 cotton. Directions, charts included.

OFFER GOOD THROUGH NOV. 30, 1990

## DRESSING IN PARTS

Pieces that mix and match

5695: Forever fresh. Two piece dress includes: top with V-neck, shawl-tie, elongated or sailor collar and trumpet skirt. Misses' Sizes. State H(6-8-10) or O(12-14-16) when ordering.

5694: For town and travel. Ensemble includes: unlined cardigan, cap sleeved top and hip-yoked skirt. Misses' Sizes. State K(8-10-12) or R(14-16-18) when ordering.



Fashion and Craft Catalog with new SPRING-SUMMER SUPPLEMENT 0257. FREE pattern with first pattern order from catalog. \$2.50 plus \$1.25 S/H each.

OFFER GOOD THRU OCT. 31, 1990.

## CRAFT CORNER



950: Sew this French influenced Pierrot clown and his authentic outfit. Directions, pattern tissue for 20" doll and clothes included.

OFFER GOOD THROUGH AUG. 31, 1990



770: Attention quilters! Over 75 transfers to make templates! Save money, time! Make templates from our transfers; also includes most popular charts; design your own quilt. Transfers, charts and Directions.

## CLASSIC QUILT



475: Grandmother's Fan quilt to make of pretty prints or left-over scraps for great effect. Patch patterns, directions for single and double size.

OFFER GOOD THROUGH OCT. 31, 1990

## SWITCHABLES

Pieces that mix and match.

5696: Skirting the issue. Mock wrap skirt has an elastic waist; trumpet skirt has a center back zipper. Misses' Sizes. State K(8-10-12-14) or O(12-14-16-18) when ordering.

4183: Simply perfect. A wardrobe of blouses in one pattern. Easy good looks for work or weekend fun that are easy to cut, sew and fit. Misses' Sizes 12 to 22.



OFFER GOOD THRU NOV. 30, 1990.

# PATTERNS

TO: PATTERNS  
Illinois Rural Electric News  
P.O. Box 3787  
Springfield, Ill. 62708

I have enclosed \$\_\_\_\_\_ (\$4.00 per pattern — cash, check or money order accepted) for the following patterns (please allow four weeks for delivery):

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

Pattern No. \_\_\_\_\_

Size \_\_\_\_\_

Pattern No. \_\_\_\_\_

Size \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

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

# 1990 Legislative Conference

(Continued from page 7)

could hardly come at a worse time, they added. The rate disparity between rural electric systems and the other sectors of the electric utility industry continues to widen. Seventy-nine percent of the rural electric systems have higher rates than their neighboring utilities, and capital needs are growing, not diminishing.

The representatives also told their legislators that pending amendments to the Clean Air Act may result in a marked increase in the demand for loan guarantees by rural electric generation and transmission cooperatives (G&Ts), which will need to raise substantial amounts of capital to comply with the changes anticipated in emissions control requirements.

Specifically, with regard to REA loan funds, the administration proposes to slash the Revolving Fund's insured loan authority, and make funds available only to systems who are unable to obtain capital in private markets, thereby denying most rural electric distribution systems access to the

Revolving Fund as their primary source of capital, forcing them to seek loans from the private market and, assuming these funds would be available, REA would provide only a 70 percent guarantee.

If the Bush Administration has its way, the current 100 percent REA guarantee on loans obtained through the Federal Financing Bank would be limited to 90 percent, instead of the present 100 percent.

As rural economies improve and rural electric systems experience load growth, the demand for capital will also increase. Yet, the Administration's proposals would deny most rural electric systems access to their primary source of capital.

The Rural Electric and Telephone Revolving Fund is financially sound, and it preserves the ability of rural electric systems to maintain a highly reliable, vital service in rural America. The administration should not take steps to endanger the future of a vital, viable component of the rural infrastructure, the delegates emphasized to their senators and representatives.

## Buying, selling or trading?

Then you need to look through the Illinois Marketplace advertising section beginning on page 22.

Each time you use a detergent, bleach, or disinfectant or other household cleaner it destroys necessary bacteria in your septic system. See the Dr. Drain septic tank and lateral line cleaner ad in this issue. Available at Wal-Mart.

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You'll suddenly hear sounds you've never noticed before. If you're a birdwatcher, you'll be able to listen to their beautiful songs from 100 feet away. If you're a hunter, you'll be able to hear approaching animals and be ready for them.

And it's compact and convenient. It weighs just 3 ounces, so it's small enough to fit in a shirt or blouse pocket without damage (it even has a velcro strip on the back to make sure it doesn't accidentally fall out). Uses one 9-volt battery (not included).

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# Are You Clever Enough To Die Without A Trust?

Did you know that writing a Will is one of the biggest mistakes we can make?

It's true!

A Will doesn't protect our loved ones against paying huge fees to lawyers, executors and courts for even the smallest estate. Probate alone can slice up to 10% or so from an estate and take months or years for final settlement.

In fact, the only thing worse than having a Will is the nightmare that's created when you have no Will at all.

Because then the State steps in to decide who gets our assets -- our bank account, home, car, valuables, other possessions. Money we've worked so hard to earn is gobbled-up court and legal fees before our heirs ever get one penny.

What can the average wage earner do to avoid the financial headaches of a Will? Plenty.

Today, under current Federal and State laws anyone can eliminate costly legal and court fees with a little-known, simple legal paper called a Living Trust. And you don't have to be rich to enjoy its benefits.

A Living Trust has been praised by our nation's leading financial planners, and reported in publications such as *The Wall Street Journal*, *Money Magazine*, *Business Week* and others because:

- It eliminates the costly and lengthy probate process. The estate goes directly to your heirs without going through the courts.
- It eliminates the need for an attorney and legal fees that cut your estate. Does away with all court costs, too.
- It gives you complete control of your estate to make sure that all your wishes are carried out.
- A Living Trust is revocable, which means that you can change your mind at any time about who is going to receive your assets.
- It gives you the right in most cases to name yourself as a trustee, and your spouse or someone else as a co-trustee. Plus the right to change trustees at any time.
- If you own out of state real estate, like a vacation house or cabin, you can save a bundle by avoiding the need for probate in a second state.
- Unlike a Will where your finances and everything you own is a matter of public record for anyone to see, a Living Trust is secret.

The *Wall Street Journal* reported that it takes two years to complete the average probate in California. The article also



*Is your Privacy worth a moment of your time? Attorney Marshall Sanson says, "a Will could 'broadcast' the intimate details of your family's finances."*

stated that since a Living Trust is much faster, cheaper, and more private than settling a Will, there are many advantages to using a Living Trust instead of just a Will.

And *Business Week* reported that many people are using a Living Trust instead of a Will to reduce the possibility of heirs fighting over your estate.

You must never forget that a Will must be probated and the fees for the probate lawyer and executor -- not including court fees -- range from 6% to 10% and are paid before any of your heirs receive their inheritance. That can take a big chunk out of even the smallest estate when attorneys charge anywhere from \$60.00 to \$150.00 an hour or more!

Look what happened to Martin Quiler's estate:

- Quiler left a \$61,581.32 estate to his son. The son had "Dad's Attorney" sell the family home and handle probate. The cost? The attorney pocketed \$3,895 in direct fees and paid thousands of dollars in expenses. When he got through the estate had shrunk by over \$20,000.00!
- Karl Dock didn't have much to leave his four children at his death. After the cost of settling final expenses, guess what? Probate left Karl's estate flat broke.
- R.L. Roberstone thought his will would get his \$158,000 estate safely to his heirs. He didn't know his attorney would get almost \$6,500.00 for services and that thousands more would vanish through probate.

The pity of it all is that these people

could have avoided having large bites taken out of their hard-earned property by using a Living Trust. They could have passed every cent to their loved ones without squandering money on probate.

If you think a Living Trust is only for millionaires --- you couldn't be more wrong. Whether you earn \$25,000 or \$100,000 a year -- and whether your assets are huge or small -- a Living Trust will save you money and increase the value of your estate. In fact ...

...on a percentage basis Living Trusts save more on small estates than large ones!

And you can save even more because we have shown hundreds of thousands of people just like you how to do it themselves. It's simple.

The DSA Living Trust Kit was developed after much research with a team of legal scholars and practicing attorneys. It explains in easy-to-understand language how to set up your own Living Trust.

DSA's in-depth Trust Kit shows you how to prepare and file your own Living Trust. Complete step-by-step forms guide you to custom-tailor a legal trust to meet your special personal needs.

- Titles to your real estate, automobiles, boats, stocks, etc. are all safeguarded in your Trust.

Though DSA's exclusive Living Trust Kit will save you a small fortune -- and save your loved ones thousands of dollars later on -- we have kept the price especially low to enable everyone to benefit from it. Less than the cost of a good dinner out. We are so certain that you will find it invaluable that we insist you examine it on a 90-Day No-Risk Guarantee. It's easy to get your Living Trust Kit. All you have to do is print your name and address and the words, "Living Trust" on a plain piece of paper. Send it along with your check or money order in the amount of \$19.95 plus \$2 handling or charge to your VISA/Mastercard by including account number and expiration date to: DSA Financial Publishing Corp. 708 - 12th Street N.W., Dept. W675, Canton, Ohio 44703. For even faster service, VISA/Mastercard only, call toll free 1-800-321-0888, Ext. W675.

Examine and use the Kit in the privacy of your home for 90 risk-free days. Show it to your lawyer. If you are not 100% convinced it's everything you expected -- don't keep it. Simply tear off the cover and send half of it back. You will receive a full refund. Fair enough?

A Living Trust is too important to put off another day. Order by phone or mail now!



# Picnic with Calypso beat

Colorful, flavorful and satisfying, Caribbean cooking is catching on as Americans search for intriguing new cuisines to try. Being products of the warm tropics where outdoor dining is a tradition, Caribbean creations are particularly well suited for alfresco eating.

## SWEET MAMA'S POTATO SALAD

- |   |   |
|---|---|
| 2 large sweet potatoes or yams (about 2 lbs.) | 1/2 teaspoon dried leaf thyme, crumbled |
| 1 cup grapefruit juice                        | 1/4 lb. fresh snow peas                 |
| 1/2 cup vegetable oil                         | 2 navel oranges, peeled and sectioned   |
| 1 teaspoon sugar                              | 4 green onions, chopped                 |
| 1/2 teaspoon salt                             | 1 cup green grapes                      |
| Dash hot pepper sauce                         | Lettuce leaves                          |
| 1 clove garlic, minced                        | 1/4 cup toasted, slivered almonds       |

Cut potatoes in half. In large saucepan cook potatoes in boiling salted water to cover until almost fork tender, 20 to 30 minutes. Cool; peel; cut into 1" cubes. In medium bowl blend grapefruit juice, oil, sugar, salt, hot pepper sauce, garlic and thyme. Pour 1 cup of the dressing over warm potatoes. Cover. Let stand 2 hours to allow potatoes to absorb dressing; pour remaining dressing over snow peas and orange sections; toss gently. Cover. Let stand 2 hours. Combine potato mixture with onions and grapes. To serve, arrange lettuce leaves on serving platter. Mound sweet potato salad in center. Garnish with snow peas and orange sections. Sprinkle with almonds. Yield: 6 servings.

## PINK SANO COOLER

- |   |  |
|---|--|
| 1 cup (6 oz.) frozen concentrated grapefruit juice, thawed, undiluted | 1/2 cup light rum                                |
| 1 can (18 oz.) pineapple juice (about 2 cups)                         | Ice cubes  |
| 3 tablespoons grenadine syrup   | 1 orange, sliced                                 |
| Fresh mint  | 1/2 pint strawberries, washed, bulled and halved |

In large pitcher combine grapefruit juice concentrate, pineapple juice and grenadine syrup; mix well. Add rum and ice. Serve in tall glasses. Garnish with orange slices, whole strawberries and fresh mint. Yield: 3 cups; 4 servings.

## SPARERIBS ST. CROIX

- |   |                               |
|---|-------------------------------|
| 1 rack of pork spareribs, about 3 lbs. cut into serving-size pieces | 1/2 cup catsup                |
| 1 onion, quartered  | 2 tablespoons cider vinegar   |
| 1 1/2 cups grapefruit juice   | 1 tablespoon prepared mustard |
| 1/2 cup molasses  | 1 clove garlic, minced        |
|   | 1 tablespoon cornstarch       |

In large kettle cover ribs with water; add onion. Cover kettle. Bring to boiling; reduce heat, simmer 35 minutes. Remove and drain. In medium bowl combine grapefruit juice, molasses, catsup, vinegar, mustard and garlic, mix well. Set aside 1 cup marinade. Grill or broil ribs 5 inches from source of heat and 10 minutes on each side, basting frequently with remaining 1 cup marinade. While ribs are grilling, stir 1 tablespoon cornstarch into reserved 1 cup marinade. Cook, stirring constantly, until mixture boils and thickens; boil 1 minute. Serve with grilled ribs. Yield: 6 servings.

## GRAPEFRUIT PIE JAMAICA

- |                                |  |
|--------------------------------|--|
| 21 gingersnap cookies          | 2 1/2 cups grapefruit juice                                |
| 2 envelopes unflavored gelatin | 1 cup heavy cream  |
| 1 cup sugar, divided           | 1 tablespoon drained and chopped preserved ginger in syrup |
| 4 large eggs, separated        |  |

Line bottom of a 9" pie plate with cookies; stand remaining cookies around edge of plate. In medium saucepan combine gelatine and 3/4 cup sugar. Beat egg yolks and grapefruit juice together; stir into gelatine mixture. Cook over medium-low heat, stirring constantly until gelatine dissolves and mixture thickens slightly, about 5 minutes. Remove from heat. Chill until mixture mounds slightly when dropped from a spoon. Beat egg whites until soft peaks form; gradually beat in remaining 1/2 cup sugar. Beat until stiff peaks form. Fold into grapefruit mixture. Whip 1/2 cup heavy cream until stiff; gently fold into grapefruit mixture. Fold in ginger. Spoon into prepared pie plate. Chill until firm, about 3 hours. Whip remaining 1/2 cup heavy cream; garnish pie with whipped cream and additional ginger, if desired. Yield: 8 servings.

## NANIANE BAR

- |   |                         |
|---|-------------------------|
| 1/2 cup butter                          | 1/2 cup chopped walnuts |
| 1/4 cup sugar                           | 1/2 cup butter          |
| 1 egg                                   | 3 tablespoons milk      |
| 5 tablespoons cocoa                     | 2 cups powdered sugar   |
| 28 (2 1/2 cups) crushed graham crackers | 1/2 teaspoon vanilla    |
| 1 cup coconut                           |                         |

Melt first 4 ingredients over low heat. Add crushed graham crackers, coconut and chopped walnuts. Combine and press solid in 8"x8" pan.

Mix remaining ingredients, spread on top of cake mixture. Refrigerate until firm. Melt 2 squares chocolate with 1 tablespoon butter and spread on top, refrigerate.



## BANANA CREAM CHIFFON TARTS

- |  |  |
|--|--|
| 1 pkg. (4-serving size) banana cream pudding and pie filling | 2 1/2 cups water                       |
| 1 tablespoon sugar   | 1 envelope whipped topping mix         |
| 1 pkg. (3 oz.) strawberry-banana flavor gelatin              | 12 individual commercial pastry shells |

Combine pudding mix, sugar, gelatin and water in a saucepan. Cook and stir over medium heat until mixture comes to a full boil, and is thickened and clear. Remove from heat. Chill until slightly thickened. Prepare whipped topping mix as directed on package; thoroughly blend into the chilled pudding mixture. Spoon into tart shells. Chill about 3 hours. Garnish with additional whipped topping and banana slices, if desired. Makes about 4 cups filling or 12 servings.

## PUDDING TARTE (5 steps)

- Step 1:
- |                           |                             |
|---------------------------|-----------------------------|
| 1 cup flour               | 1/2 cup butter or margarine |
| 1/2 cup chopped nut meats |                             |
- Mix like pie crust. Flour hands and pat mixture into 9"x13" pan. Bake for 15 minutes at 350 degrees and let cool.
- Step 2:
- |                                     |                 |
|-------------------------------------|-----------------|
| 1 8 oz. pkg. cream cheese, softened | 1 cup Cool Whip |
| 1 1/2 cups powdered sugar           |                 |
- Mix and spread over crust.
- Step 3:
- 1 can crushed pineapple (13 oz.) drained  
Spread over step 2.
- Step 4:
- |                                |             |
|--------------------------------|-------------|
| 2 boxes cooked vanilla pudding | 3 cups milk |
|--------------------------------|-------------|
- Pour over pineapple.
- Step 5:
- Spread remaining cool whip over all as you serve. Top with 1/2 cup chopped nuts and marachino cherries. You can freeze this.

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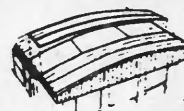
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Susan Chitwood, Miss Illinois County Fair 1990

# Fairly busy

## ***County fair queen schedule includes at least 40 county fairs***

Susan Chitwood will be busy this summer. While some people plan to take in their local county fair, Susan has plans to get around to at least 40 such events. She has a special interest in fairs, and the fairs and fairgoers will have a special interest in her.

Susan, of Sumner in Lawrence County, is Miss Illinois County Fair 1990. The 19-year-old daughter of Mr. and Mrs. B.J. Heath, members of Norris Electric Cooperative, was chosen from a field of 66 contestants at a five-day pageant in Springfield in January. "I was really surprised," she says. "I thought somebody else was going to be chosen, but I'm really glad they picked me. I'm enjoying the job already."

When she went home, she climbed aboard a fire truck in Pinkstaff and was escorted to Lawrenceville, where she was greeted by an enthusiastic crowd of well-wishers. The mayor presented her a key to the city, and she received flowers from the chamber of commerce.

At Sumner, the crowd was bigger and even more enthusiastic.

Susan says it's surprising, in a way, that she became queen. She was a little hesitant about entering a beauty contest and almost didn't. While she'd been voted "most musical" by her senior class in high school—she plays the clarinet—she hadn't been prom queen, homecoming queen, or anything like that. "I was voted field director," she says, "and I led the band out onto the football field, down the street, and that sort of thing."

"I finally decided to give it a try. I sent in an application to enter the Lawrence County Junior Fair," she adds. She was off to a good start.

Her queen's duties will no doubt keep her busy, but she's used to being active. A 10-year member of the Red Hill J & J's 4-H Club, she was its president the past two years. She played softball in junior high school and received letters for band and softball in high school. She was also in the

interrelated occupation program, attending school and working. She still works at the same place, the Sumner Bi-Rite.

One of the major duties of Miss Illinois County Fair is to add a touch of charm and beauty to county fairs around the state, and Susan is well suited for that task.

"I expect to do plenty of traveling during the summer months," she says, "and so will Linda Fisher, who drives me to these places. So far, I'm scheduled to appear at 40 county fairs, and there may be more that schedule me later."

She'll roll up the miles in those 40-plus engagements, too. While some of the fairs are not all that distant, others are a fairly long way from home.

Her schedule was to begin with the Western Illinois Fair in Griggsville June 12. "The last one is at Okawville, in Washington County, and I'll be there September 8. There may be later ones that haven't scheduled yet, too. I'll be going to the Lake County Fair, up in the northeast corner of the state, and I'll go to the Iroquois County Fair, too."

"I'm sure it will be tiring, but it will be fun and exciting, too. I'm looking forward to it. I'll be going all over the state, to places I've never been."

Of course, all of this travel doesn't include the 10 days she spends at the Illinois State Fair in Springfield August 9-19.

Among her other duties, Susan talks to civic clubs and children's groups. "I spoke to the Lawrenceville Rotary Club," she says, "and I've been involved in the 'Just Say No' anti-drug campaign at a couple of local schools."

Susan is attending Olney Central College, and hopes to get a bachelor's degree in accounting from Eastern Illinois University. One of the duties she enjoyed—in a nervous sort of way—was the opportunity to speak to the Illinois House and Senate May 30.

# Illinois Marketplace

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