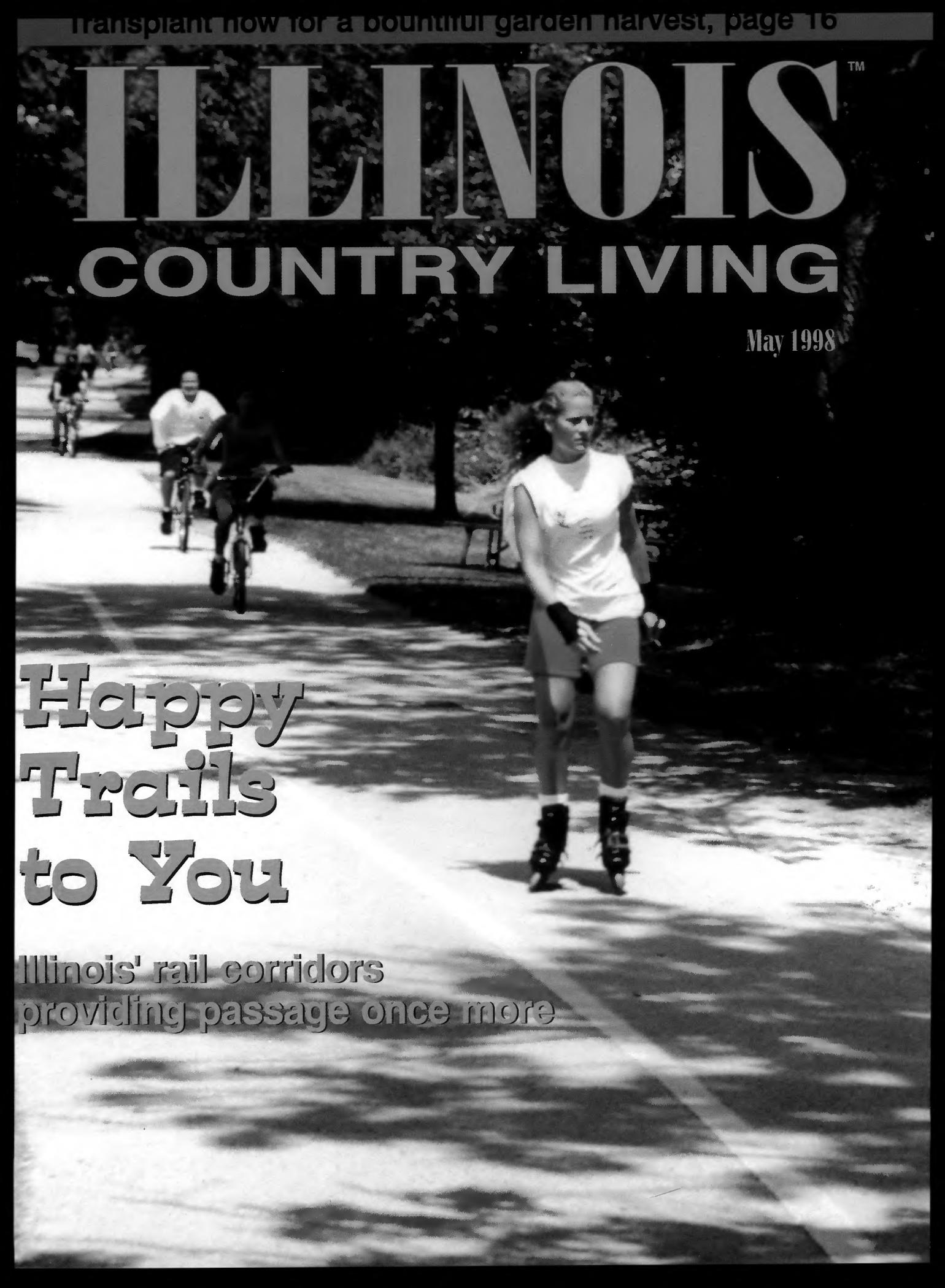


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*development, providing something thought long-lost – local foot traffic. Meanwhile, users are discovering increased health benefits and are becoming closer to their families and neighbors.*



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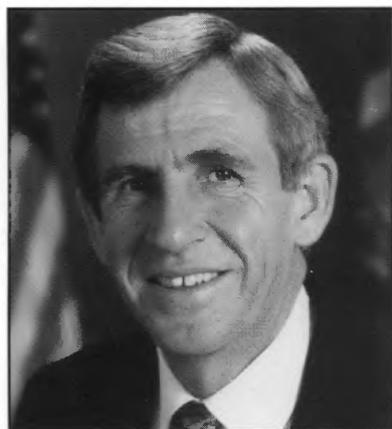
Local artifacts from the Early America Museum, Mahomet.

# COMMENTARY

## Cooperation benefits Illinois River Basin

No, it's not just another government acronym; CREP stands for the Conservation Reserve Enhancement Program, and it's just about to take off in Illinois.

The CREP combines an existing federal effort, the Conservation Reserve Program (CRP), with state programs to enable U.S. Department of Agriculture (USDA) to work with states and local interests to



Keith Kelly

meet state-specific environmental objectives. The program provides for voluntary agreements and contracts of 10- to 15-year duration to remove lands from agricultural production. Farmers and ranchers are encouraged to convert crop land to native grasses, trees, and other

vegetation, in return for rental payments and other incentives.

Up to 100,000 acres of sensitive river basin land surrounding the Middle Illinois and Peoria Lake sections of the river and the watersheds of six tributaries (Vermillion, Mackinaw, Spoon, Lower Fox, Lower Sangamon, and Kankakee) will be preserved.

This newest agreement is supported by the state of Illinois, USDA, Farm Bureau, Ducks Unlimited and the Illinois congressional delegation.

The Illinois River project marks the third CREP agreement since the program's establishment in 1996. The two other projects involve preservation and

enhancement of the Minnesota River and the Chesapeake Bay, Maryland.

An important feature of the Illinois CREP is that when producers enter into 15-year contracts with the Federal government, they may voluntarily enter a contract with the state for an additional 15 or 35 years, or enter into a permanent easement. The state will make bonus payments to the landowners. The federal government will provide up to 80 percent of the program costs, with Illinois or other non-federal sources providing the rest.

As Farm Service Agency (FSA) administrator I am proud to be leading this effort. I agree with Vice President Al Gore who said, "This agreement . . . demonstrates how government can work with private landowners to promote both a sound economy and a healthy environment. It will help Illinois farmers do what they know is right — protect our water and wildlife. The river will thrive, and so will the economy it sustains."

Agriculture Secretary Dan Glickman who announced the \$250 million initiative March 30 said, "The river is valuable for its wildlife, marinas, and as a international shipping route for agricultural/ manufactured products. CREP . . . will restore and preserve the river for future generations."

The Illinois project's goal is to reduce sediment and nutrient runoff in the project area through the use of conservation practices such as grass filter strips and forested stream-bank buffers. Benefits are improving the river and its surrounding watersheds water quality, restoring native vegetation, and increasing wildlife species, including waterfowl, shorebirds, and fish.

Enrollment for CREP will be on a continuous basis beginning May 1. The offered acreage must be within the project area, and the applicant must satisfy basic eligibility criteria for CRP.

An Illinois CREP Advisory Committee, including non-governmental partners, will guide the program's implementation. Illinois will prepare a proposed conservation plan for each landowner entering the program.

Farmers and landowners can get more information about this program from their local USDA Service Center, Farm Service Agency, or Natural Resources Conservation Service office.

---

*Keith Kelly has been administrator of USDA's Farm Service Agency since 1997. He is responsible for the administration of farm commodity programs, agricultural credit programs, and certain disaster, federal crop insurance, and conservation programs. He also has served as the director of both Arizona and Montana's Department of Agriculture.*

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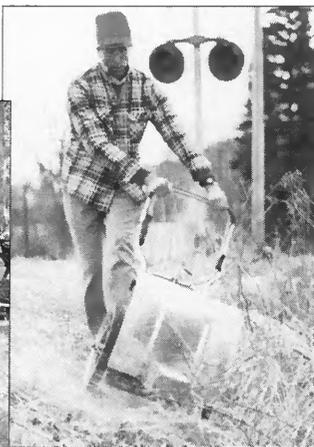
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## \$100 million designated for co-ops

The U.S. Department of Agriculture has set aside \$100 million to help grow cooperatives — any type of cooperative — in rural areas.



USDA Secretary Dan Glickman said a major challenge facing farmers and rural dwellers is transforming their raw commodities into products that can be sold close to the production site, thus keeping profits working locally. "For many, the best way to accomplish this will be through a cooperative they own and direct. This will benefit not only the producers, but also the rural communities in which they live."

The money comes through the Business and Industry Guaranteed Loan Program. Borrowers first seek financing from a local lender and the lender in turn seeks a guarantee from the USDA.

Existing or new cooperatives may use the loan guarantees for machinery and equipment, real estate, or for working capital. Family farmers may use them to help pay for stock in a start-up cooperative that processes their agricultural commodity into a value-added product.

Apply soon. After June 30, any portion of the \$1 million not used will be released for any type of rural business. For details, call the Champaign Rural Development office at (217) 398-5412, the USDA's Rural Business-Cooperative Service in Washington, D.C., at (202) 720-0813, or the National Cooperative Business Association (NCBA) at (202) 638-6222. The NCBA represents more than 100 million Americans and 47,000 businesses ranging from small buying clubs to Fortune 500 businesses. Visit its website at [www.cooperative.org](http://www.cooperative.org).

## More money for rural America

The Clinton-Gore administration has proposed an additional \$457 million than 1998 to improve living conditions in rural America, with about \$165 million of it for rural housing, business, and utility assistance.

The Rural Development budget comprises nearly 4 percent of the overall USDA budget of \$54 billion. Rural America is home to 20 percent of the nation's people and encompasses about 80 percent of the land area.

"Rural parts of the nation have seen proportionately fewer benefits from the nation's booming economy than have suburban and urban areas," said Wally Furrow, state director for USDA Rural Development in Illinois.

The new budget, if approved, markedly increases two areas: the rural Housing Service and the Rural Utilities Service. The budget of the housing service, which helps finance single- and multiple-family housing, schools, medical clinics and fire stations, would grow from \$5.6 billion to nearly \$6 billion. The budget of RUS, which provides financing and technical assistance for water, waste water, electricity and telecommunications services, would grow from \$3.1 billion in 1998 to \$3.22 billion in 1999.

## Funds for distance learning, telemedicine

Federal loans and grants are available for schools, health care providers, and other rural non-profit organizations for distance learning and telemedicine projects.

Since 1993 the Distance Learning and Telemedicine Loan and Grant program has funded 192 projects totaling \$52 million and serving 850 schools and 600 medical facilities. Through the seed money provided through the loans and grants, almost four times its investment is leveraged through other private and public sources.

Agriculture Secretary Dan Glickman said this year's program will have \$150 million in loan funds to help stretch \$12.5 million in grants for use in removing the barriers of time and distance from rural schools and rural medical care.

"The DLT program enables citizens of the most isolated community to have access to the same education and specialized medical technology as the citizens in the urban and suburban cities," Glickman said. "This investment will pay dividends in better educated students who will be better prepared to meet the challenges of the millennium."

The deadline for applications is June 1. For additional information, point your web browser to the Rural Utilities Service web site: [www.usda.gov/rus](http://www.usda.gov/rus) or write to RUS/USDA, STOP 1590, Room 4056, 1400 Independence Ave., SW, Washington, D.C. 202-1590.

## It's the berries!



Strawberry growers will be interested in a new publication from the

Northeast Regional Agricultural Engineering Service (NRAES).

*Strawberry Production Guide for the Northeast, Midwest, and Eastern Canada* is the most comprehensive production guide ever produced for strawberry growers.

It is written by 16 experts representing eight universities, and its 162 pages and 115 full-color photographs are contained in a three-ring binder. Information about membership in the North American Strawberry Growers Association also is included.

The book is available for \$50 (includes shipping) from NRAES, Cooperative Extension, 152 Riley-Robb Hall, Ithaca, New York 14853-5701, or call (607) 255-7654.

## Health careers camp for rural youth

A free Health Careers Summer Camp for Rural Youth will be held for the second time this year. The purpose of the camp is to encourage students' interest in health careers and to enhance the likelihood the students return to Illinois' rural areas to work in health care.

The camp, for high school sophomores and juniors, is held Aug. 14-16 near Bloomington and is sponsored by the Illinois Rural Health Association and the Illinois Area Health Education Center. Applications are due by May 22. For more information, call (217) 383-4641.

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by Murry L. Broach - Staff Writer  
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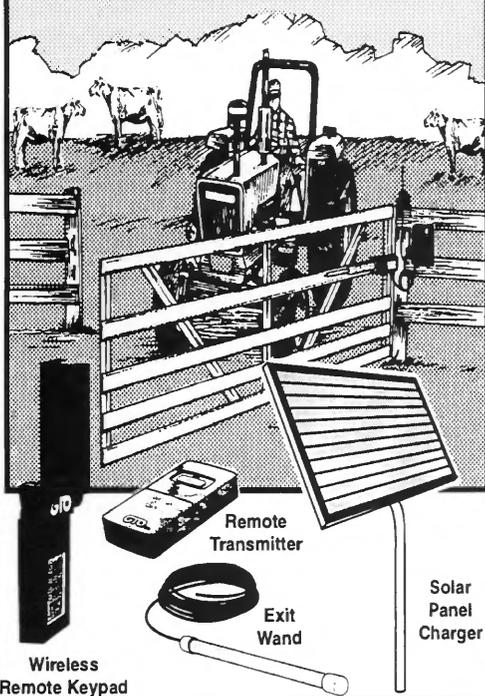
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# Happy Trails to You...

**Trails bring benefits but landowners often reluctant**

Story by Janeen Keener  
Photos courtesy Rails-to-Trails Conservancy

*Thanks to the interstate highway system, it's now possible to go from one end of America to the other and see absolutely nothing.*

— Charles Kuralt

That's a quote David Burwell is fond of repeating, as he touts the benefits of what he calls America's new front porch. All across the nation, increasingly more Americans are enriching their quality of life one step at a time. Hiking and biking paths are popping up like prairie dogs once did across Illinois, leading some to call them the parks of the 21st century. Despite early opposition and concern, locals are finding they are drawn to the paths for their health, for a non-polluting commute to work or school, to visit with their neighbors, and to reconnect to nature.

"They are a place where you



*A walker enjoys the view from a bridge overlooking the Mississippi River at Mississippi Palisades State Park along the Great River Road near Savanna.*

can talk to your neighbors and meet new people," Burwell says. In addition to hikers and bikers, the trails are used by runners, equestrians, cross-country skiers, skaters, wheel chair users and bird watchers. And, if all that weren't enough, it's turning out that greenways are having a significant economic impact in their communities.

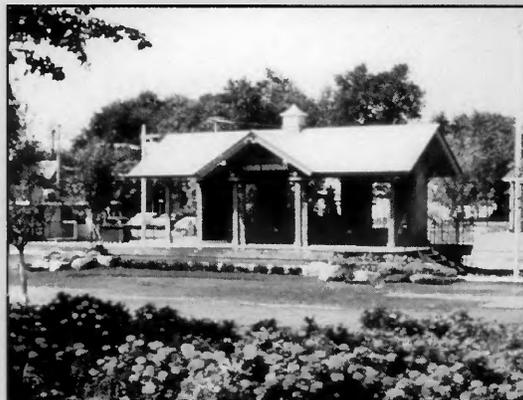
But they didn't come without some controversy.

## A little history:

By 1918 there were nearly 300,000 miles of railroad track connecting even the tiniest towns to large cities. By the 20th century, cars, trucks, buses and airplanes led to the decline of railroads, and the subsequent abandonment of the rails. It's estimated 2,000 miles of track are abandoned each year.

The Rails-to-Trails Conservancy, of which Burwell is national president, works to preserve those corridors as trails. Born 12 years ago, the conservancy now boasts more than 65,000 members, whose contributions help fund the conservancy's work. As of late last year, when the Illinois chapter held its first statewide conference, it counted 903 rail-trails in 48 states totaling more than 9,318 miles. An additional 1,000 projects are in the works for all 50 states.

In Illinois, since about 1963 with the development of the Illinois Prairie Path in the western suburbs of Chicago, 36 trails along 387 miles of former railroad lines have been developed in Illinois, said



*Paved paths provide the perfect "park" for families, as here (top), along the Fox River Trail, which runs from Oswego to Algonquin. The Frankfort Pavilion, along Old Plank Road Trail, which runs from Park Forest to near New Lenox, provides a community gathering place. It's just one example of many amenities trail developers provide for users, including signage, emergency telephones, benches, water spigots and trash cans.*

Mike Ulm, director of the Illinois Chapter of the conservancy. The Illinois chapter hosted its first statewide conference last fall at Jumer's Hotel in Normal, which was selected in part because of its location on Constitution Trail.

Conservancy members envision a vast network of trails connecting city centers to rural landscapes and countless communities to each other, linking neighborhoods to workplaces, and leading from congested areas to open spaces. The idea is to serve both transportation needs and the demand for close-to-home recreation.

However, not everyone welcomes a park in his or her backyard.

Kevin Rund is director of local

*(continued on page 12)*



# THE TRAILS of ILLINOIS

- COMPLETED AS OF FEB. 1996
- - - UNDER CONSTRUCTION
- ..... PROPOSED
- GRAND ILLINOIS TRAIL

MAP DRAWN BY WM. CROOK, JR.

**FLOURITE**  
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governmental affairs for the Illinois Farm Bureau. Rund says the Farm Bureau recognizes that trails are appealing to the public and enhance communities, but he sees two primary problems: infringement on the rights of some private property owners and the potential for nuisance.

Rund said about half of the land the railways were built on was not purchased nor given by the government. Instead, the railroads obtained easements stipulating that the owners would resume custody of land no longer needed for railroads.

Federal law allows an abandoned railroad right-of-way to be set aside as a recreational trail, Rund said, "under the guise of preserving the corridor for the improbable future use as a railroad." However, in doing so, he said, "the law compromises the right of the private property owners to have the land within the right-of-way returned for their own use."

The Constitution provides for the taking of private property for the public good, and it also requires appropriate compensation, he said. "While rail-banking laws technically provide a judicial means to seek that compensation, its provisions are so onerous that practical application is prohibitive. This creates a double whammy. Landowners can lose their property to be used as a recreational trail, and may go uncompensated for the loss, neither of which sit well with the property rights-

mindful citizens of rural Illinois," Rund said.

"We try to build consensus," said the conservancy's Ulm. "Each trail is its own unique situation and you have to look at it that way. So many times it seems that people want to apply the same standard everywhere. It just doesn't work in this business. I understand his concerns. They have looked at this situation in several court cases and in many cases where people believe they have a "reverter" or rights on that property, they don't.

"It's all a delicate situation and you have to work with everybody," said Ulm.

Another concern is the potential for nuisance. Farmers, Rund said, are forced to interact with, sometimes at additional cost, linear corridors that divide their property and add concerns about weed and brush control, fencing, and crossing to adjoining properties. Additionally, he worried about those who are drawn out of cities into rural areas. "How they react to what they see and how well they respect the private property rights of those along the trail are important concerns. These trails bring safety concerns to the doorstep of agriculture along with the potential for trespass, littering or even more serious infractions," Rund said.

Ulm counters, "I understand where that's coming from, but isn't any place we allow people a potential for nuisance? A parking lot? A public library? A hospital?" He added, "The experience is . . .

trails don't bring problems, they just reflect the problems."

In reality, he said, the trails have not brought significant problems, and in fact, are proving to be very positive additions to communities. In addition to increasing health benefits and boosting a sense of neighborhood, existing businesses are noticing an increase in foot traffic, and new businesses are being spawned.

Businesses like Tandemonium, located along Constitution Trail in downtown Normal, are finding a big portion of their trade comes from the trail. "We did notice a lot of people, families in particular, that would go walking on the trail or biking on the trail and they'd stop in for lunch or cookies or ice cream," said Cendee Heck, an employee. No doubt, the eatery portion of the business benefits by the many students and faculty who traverse the trail past the store to get to Illinois State University. And, Heck said, the business has a regular clientele in early morning exercisers, who stop by afterward for breakfast or coffee and a kind word.

Neither the business, nor that portion of Constitution Trail, has been open very long. The north leg of the trail, which one day will link the community with Lake Bloomington, opened late last summer as did the store. But Tandemonium is hoping its bike rental service will take off as soon as warmer weather sets in.

"We've noticed a lot of people come in and find us because of (the trail)," Heck said. "They normally wouldn't have come into downtown, but they were walking through because of the trail."

You may contact Mile Ulm at the Illinois Chapter of the Rails to Trails Conservancy, 319 West Cook Street, Springfield, IL 62704, phone (217) 789-4782. The national office of the Rails to Trails Conservancy is at 1100 Seventeenth Street NW, Washington, D.C. 20036, phone (202) 331-9696.

You may contact Kevin Rund at Illinois Farm Bureau, 1701 N. Towanda, Bloomington, IL. 61702-2901, phone (309) 557-3274.



Runners, bikers and skaters are not the only ones using linear trails. These horseback riders were photographed near the ranger station near Sheffield.

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FEMA

# AROUND YOUR HOME

## Children and kitchen safety



Jananne Finck

Helping in the kitchen is a good beginning for a youngster wanting to learn to cook. This skill helps them throughout life. In fact, many young men and women thank their parents, and grandparents, for teaching them the fun and joy of cooking.

Today's busy lifestyle suggests it's a real advantage if everyone in the family can pitch in to prepare food, especially if parents and caregivers are employed outside the home.

Kitchen safety is the first chapter in teaching youngsters how to cook. While cooking is fun, it's serious business. Beginning chefs should practice cooking with a parent or another adult a few times to master the needed techniques. Work with your child until you're confident he or she can cook safely on their own.

Kitchen safety rules need to be discussed up front. You need to be sure your children can be trusted to follow the rules before leaving them alone in the kitchen.

The first rule, which applies even before frequent hand washing, is to dress for safety. Long, floppy sleeves catch fire or can get caught in appliances. Change clothes or secure sleeves so they don't fall down. Long hair should be tied back too.

Clean up all spills immediately. Use a paper towel, sponge, or dish cloth. Be sure to rinse the sponge and cloth well before reusing.

Sharp knives are safer to use than dull ones. They make cutting quicker and easier. For some children, though, knives should be off limits. Instead of a knife, kitchen shears may work to cut some foods. Reinforce the idea that the tips of shears and knives should be pointed down, and that these utensils should be carried by the handle.

Place food on a cutting board and cut sharp side down. The knife should

cut away from the body. Never bring the blade edge toward you.

Move people out of the way when you cut. In fact, too many friends in the kitchen can be unsafe. One or two helpers are plenty.

Don't throw sharp knives into a sink full of water. Severe cuts occur when forgetful hands hit the blade. Set them aside to be washed separately.

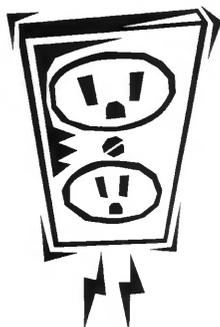
Other safety rules include the following:

- Never stick fingers into an electric blender, food processor, or mixer that's in operation or plugged in.
- Always turn the appliance off before inserting spatulas into bowls.
- Don't let cords from electric appliances dangle across sinks, gas burners or electric surface units.
- When plugging or unplugging an electrical appliance, make sure your hands are dry. The control should always be in the "OFF" position.
- When using the stove, turn pot handles away from stove front. Be careful not to turn handles over another hot burner.
- Remember to turn gas burners, electric surface units and ovens off when you're finished. Double check the controls before leaving the work area.

When using the microwave, stress two rules with children. Emphasize proper containers and the danger of microwave burns.

Store the proper utensils and microwave-safe dishes near the microwave, along with the clear plastic wrap or lids. Metal pans, plastic containers that can melt in the microwave and aluminum foil should be stashed elsewhere.

When opening microwave popcorn or other foods, be cautious of steam burns. This has been a serious problem for youngsters as well as adults. Use hot pads when removing poppers and opening lids and bags. Open away from the body. Allow food to cool several minutes before eating. Microwaved food is extremely hot, especially if high in sugar or fat.



---

*Jananne Finck is an extension educator, Nutrition and Wellness, at the Springfield Extension Center. She is a dietitian registered with the State of Illinois.*

# Vinegar Can Be Used For WHAT?

**CHICAGO (Special)** - Research from centers around the world report

what ancient healers knew thousands of years ago -- *that vinegar is the wonder elixir for a healthier life.*

Since ancient times a daily dose of apple cider vinegar has been taken to control appetite and maintain well-being.

Even Japan's feared Samurai warriors of years ago relied on a vinegar tonic for strength and power. A tonic you can make in your kitchen.

*Today, countless reports and scientific studies praise the curative and preventive powers of vinegar as part of our daily diet.*

And now after long research, for the first time, over 300 vinegar super-healing home remedies and recipes have been gathered by noted natural health author Emily Thacker in her exclusive new book, *"The Vinegar Book."*

It's the most complete collection since the discovery of vinegar 10,000 years ago.

You'll learn how to control your appetite to lose weight with a meal-time vinegar cocktail.

Find trusted home remedies to beat colds, ease painful arthritis, and other joint diseases.

Vinegar is nature's own drug-free anti-inflammatory.

Scientific tests show organic vinegar is a natural storehouse of vitamins and minerals, including beta carotene -- over 93 different components -- to fight what ails you.

More than 70 different research studies have verified that *beta carotene lowers the risk of getting cancer and it boosts the body's immune system.*

*When fresh apples are allowed to ferment organically, the result is a vinegar that contains natural sediment with pectin, trace minerals, beneficial bacteria and enzymes.*

And pectin helps your body reduce cholesterol levels to lower the risk of cardiovascular disease.

*"The Vinegar Book"* will amaze and delight you with 308 natural

ways to enrich your personal life and home. Time-honored folk remedies that show step by step how to mix vinegar with other kitchen staples to:

- Improve your metabolism
- Aid digestion
- Help lower cholesterol
- Uses for middle ear problems
- Condition problem skin
- Fight age and liver spots
- Gain soft, radiant skin
- Amazing hair treatments
- Relieve nighttime leg cramps
- Soothe sprained muscles
- Fight osteoporosis with calcium
- Help headaches fade away
- Corn and callus relief
- Aid to maintain health
- Skin rashes, athlete's foot
- Relieve insect bites
- Remedy for urinary problems
- Use for coughs, colds
- Destroy bacteria in foods
- Heart and circulatory problems
- Fight high blood pressure

And the above is only a brief sample of the 308 uses for vinegar you'll learn about.

You'll know how grandma's recipe for her famous pie crust depends on a spoonful of apple cider vinegar.

How a combination of vinegar and fruit juices relieves arthritis symptoms and other aches and pains.

Try a delicious low calorie, calcium-and-iron rich chicken soup and vinegar recipe.

Combine your favorite herbs with vinegar to create tenderizers, mild laxatives, mouth washes, tension relievers, and mouthwatering tasty salad dressings and more.

Of course, we all know the cleaning power of vinegar. But Emily Thacker's research has uncovered a host of new moneysaving ways to keep your home, laundry, clothing, brass, copper and other possessions sparkling clean. And with less effort.

You'll also delight in making and bottling your own special vinegars. It's so simple to follow Emily's recipes.

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# Your YARD AND GARDEN

## Transplant time



Dave Robson

May is transplant month: the time to set out small vegetable and flower plants with the hopes that by the end of summer, you'll have a bountiful crop of tomatoes and marigolds.

Transplants make it easy for the gardener to obtain plants that might be difficult to raise. For example, petunia seeds are so small that a light breeze can blow them out of your hand. Getting them to germinate is difficult indoors, let alone direct seeding them outdoors.

In fact, any direct seeded plant will do better than most transplants. It just may be impossible to direct seed many plants.

Of course, transplants also provide the uniformity that gardeners need. A row of marigolds will be the same height and color when you buy them; that means they'll also look similar in the yard.

Not everything is grown by transplant. You can't find sunflower transplants on the market. Who really would want, or need, to plant one that way? While you can find cucumber, watermelon, cantaloupe, squash and pumpkin transplants, it really is better to plant those seeds directly in the ground.

There are five recognized characteristics that transplants should have:

- Typical green color. Now, this doesn't mean dark green. Not all plants have dark green leaves. Petunias, for example, have lime-green foliage. Marigolds have a forest-green color. A dark green color may indicate too much fertilizer.
- A short, compact plant. "Stocky" is the term that comes to mind. Plants should not be tall and leggy. Bigger definitely isn't better when dealing with transplants. A stocky plant indicates correct growing conditions, usually on the cool

and sunny side. Stocky plants adapt to the garden quicker and are less likely to be damaged by winds.

- No insects or diseases present. Check the plants carefully. Look under the leaves, on the stems, and in the soil for insects. Inspect the leaves for disease spots. There's no need to introduce problems into your garden.
- Roots should be plentiful and white. Avoid plants, if possible, with lots of roots coming out of the bottom of the pot. There's seldom any way to remove the plant without cutting off these roots. Lift the plant carefully out of the pot. You should see lots of white roots. There should be some resistance to your careful tugging on the plant. If the plant comes quickly out of the pot, chances are the soil has dried repeatedly, causing some root injury. Make sure to look for insects or diseases on the roots.
- No flowers, flower buds or fruits. This is the tough one. Who would buy a flower without knowing what color the flowers will be? Sure, you can almost trust the signs, but who's to say that little Tommy or Mary didn't pick up a plant, and then put it back some place different. I wouldn't buy any flower without seeing what color the blooms are, especially if you want a solid bed of white geraniums. A couple red or pink ones would spoil the effect.

Flowers, flower buds and fruits forming on the vegetable plants take the primary energy from the plant. The goal with transplanting is to encourage root and shoot growth. If the plant is blooming and producing something edible, roots will suffer.

Vegetable transplants shouldn't have any fruit on them. You won't be able to tell colors or size by a small vegetable.

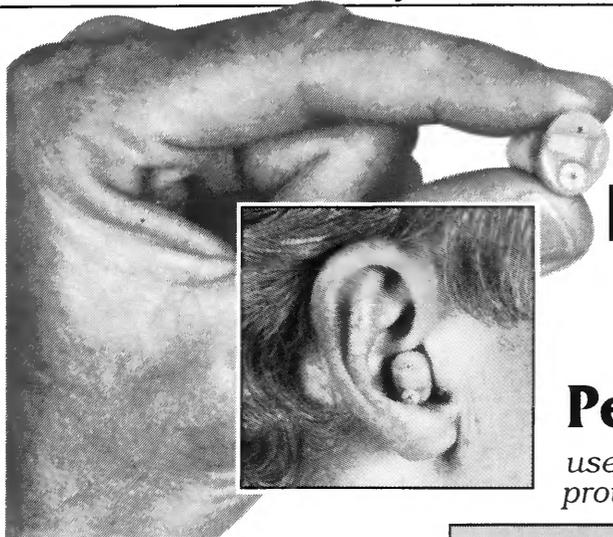
For all other transplants, it's a good idea to remove the flowers and flower buds when transplanting. There's no doubt that this is hard to do, but it is necessary for the plants to produce good flowers and vegetables throughout the summer.



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David Robson is an Extension Educator, Horticulture, at the Springfield Extension Center, Cooperative Extension Service, University of Illinois. You can write to Robson in care of Illinois Country Living, P.O. Box 3787, Springfield, IL 62708. Telephone: (217) 782-6515. E-Mail: [robsond@idea.ag.uiuc.edu](mailto:robsond@idea.ag.uiuc.edu)

**There are times when everyone would like a little extra volume to enhance their hearing!**



# It's So Small It's Almost Invisible

## In the Ear... **MaxiSound™** Personal Sound Amplifier

uses sophisticated micro-miniaturized circuitry to provide affordable, in-the-ear sound amplification

by Martin Howard

For the last couple of years, I've constantly had to ask people to repeat what they just said to me... I've turned up the volume on the TV so loud that everyone in the house complains... and my wife and children tell me that I'm speaking too loud.

Naturally, I've denied everything. I didn't want to admit I knew that I was having a slight hearing problem. I was hoping it would go away, all by itself, without doing anything about it! But, deep down inside, I knew I needed a little extra help in the hearing department, and lately, I needed this extra help more and more.

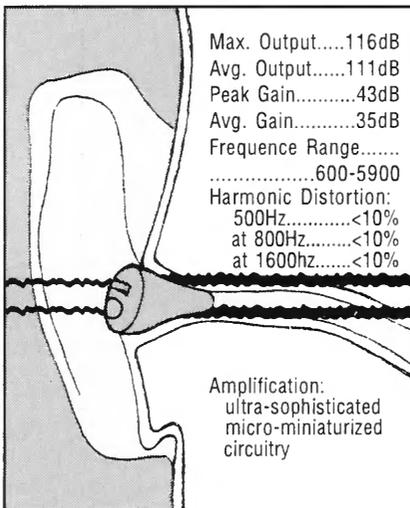
My wife was so tired of me asking her to either speak louder or repeat everything she said. We were having arguments over my hearing. Finally, she insisted that I get some help. She told me to buy a hearing aid.

Sure, just what I need. A bulky, ugly, ill-fitting and heavy hearing aid sitting behind my ear. And, the darn thing will probably rub the skin off my ear too!

She laughed at me. No, it's nothing like that - science and technology have revolutionized the audio industry. The product I'm talking about is called **MaxiSound**. It's a personal amplifier and is very different from the hearing aids you are describing.

**MaxiSound** is so small and compact that it fits inside the ear canal (it's almost invisible). There are no wires, no behind the ear devices and it doesn't cost a fortune. Not only that, but its super sensitive circuitry is designed to maximize your natural ability to hear sounds\*. **MaxiSound** can make speech louder, and the sound is crystal clear, pure and natural.

**MaxiSound** worked so well for me that I am now marketing them direct to the consumer. And, I know that they'll work for you too! *It's great to be able to hear the TV clearly again.*



Let me tell you a little more about them. They are ideal for amplification of faint sounds like distant lectures or outdoor wildlife. Each amplifier features an individual on/off and volume control. Its one-size-fits-all is comfortable and comes with a replaceable soft rubber tip, 300 hour battery, cleaning tool, storage pouch and instructions. **MaxiSound** is made in the USA, and is comparable to other sound enhancement systems that retail for up to \$1000.00. Separate maintenance kit includes: 4 replace-

\*Not sold for use as a medical device. Consult a hearing specialist if you have a serious hearing problem. Individual experiences may vary depending on severity of hearing loss.

"After seeing your ad in the newspaper, I decided to take a chance on your product. Imagine my surprise when I first tried your sound amplification product and it worked great. The amplification seemed to balance out the hearing between my left and right ear. I am completely satisfied with both the sound quality and amplification of your **MaxiSound** product."

**Dr. George T. Stallings**

ment tips, 4 batteries, extra cleaning tool and detailed care instructions.

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Today's

# TECHNOLOGY AND YOU

## Add living space and energy efficiency with a patio room

**Q:** *We sit outdoors and cool off on summer evenings so we don't have to run the air conditioner as much, but the bugs eat us alive. What types of efficient low-cost do-it-yourself screen/glass patio room kits are available? - W. D.*

**A:** Adding a do-it-yourself screened patio room is a low-cost method to increase your living space and reduce your air-conditioning costs in the summer. It can also provide an effective windbreak to reduce heating costs in the winter. Several of the simple, light-weight kits can be built directly over an existing patio or a deck.

Building a patio room will not only reduce your need to air-condition in the evening, but also in the peak afternoon heat. Most of these patio room kits have a light-colored insulated aluminum roof. This blocks the sun's rays from directly baking your house walls and a concrete or brick patio. Without this protection, once the house and patio are hot, they hold the heat well into the evening.

The spring is a good time to start building your patio room. For the easiest assembly, select one of the new do-it-yourself, easy-to-assemble screened patio room kits. Many are delivered with over 90 percent of the assembly work already completed. You just need a few simple tools to finish assembling it over a weekend.

You have two basic design options — all-season and three-season. All-season screened kits also include thermal pane windows and thermally-broken aluminum frames. This extends the seasonal usage and reduces condensation in cold climates. Three-season screened patio room kits usually include just single pane glass. In hot climates, select heavy fiberglass solar screening to block 70 percent of the sun's heat.

Most patio room kits now use insulated aluminum laminated roof panels. They are typically constructed of three inches of expanded polystyrene foam insulation that is laminated between two embossed aluminum skins. This produces a very strong, quiet and maintenance-free roof. Many have factory-installed skylights available for more openness, or you can easily install your own skylights.

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*James Dulley is a mechanical engineer who writes on a wide variety of energy and utility topics. His column appears in a large number of daily newspapers.*  
Copyright 1998 James Dulley

For a true screened-porch atmosphere without sacrificing efficiency in the winter, select a kit with lift-out glass panels, like Spectrum from Texas Aluminum. Many other kit designs have sliding glass wall panels so the center half of the wall can be opened. These quasi-sunroom models often include hidden ceiling fan supports and built-in wiring channels.

If you enjoy doing some designing yourself, Skyquest has basic patio enclosures, screen porch conversions and other kit plans. They have blueprints to help you design the basic structure. They provide all the special components, windows, framing, etc. that you need for your design and you provide the other building materials locally.

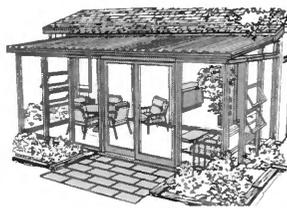
One company, Skytech, makes unique folding glass and screen walls that are ideal for a do-it-yourself patio room. Each glass wall section is about 30 inches wide and either four or seven feet high. These folding walls are also an excellent replacement for a large sliding glass door to a patio where you want a large open area.

Each wall section glides on sealed ball bearings in tracks and opens accordion-style. When you have the folding wall fully opened, 92 percent of the wall is unobstructed. When they are closed, tight weatherstripping and locks make the wall energy efficient and secure. Many clear and tinted glass options are available including efficient low-e glass.

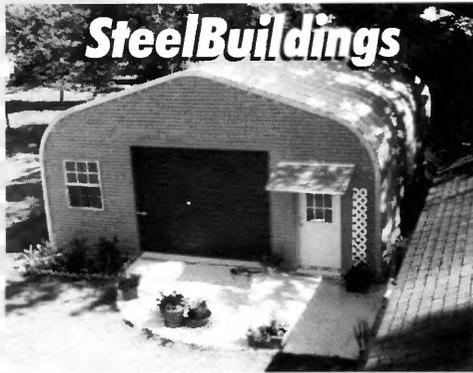
For those on a limited budget, Kay Home Products makes square and round (actually 10-sided) freestanding screened rooms. These have lightweight triple-layer vinyl roofs and can be located on a patio or in your yard. The only tool needed to assemble one is a screwdriver. The kits include all the durable aluminum framing, door, roof and hardware.

Using a professional-looking screening system, like the one from Screen Tight, it is easy to build your own patio room from scratch. Once you have the lumber framing complete, nail the base strip to the lumber. Lay the screening over the base and snap in the spine to secure it. This hides all the fasteners.

Write for Utility Bills Update No. 440 - buyer's guide of 16 patio room/screen porch kits, roof/wall systems, window/door options and features. Please include \$2 (with check payable to Jim Dulley) and a business-size SASE. Mail to: Jim Dulley, Illinois Country Living, P.O. Box 3787, Springfield, IL 62708. For instant download, go to <http://www.dulley.com>.



# Backyard Shops



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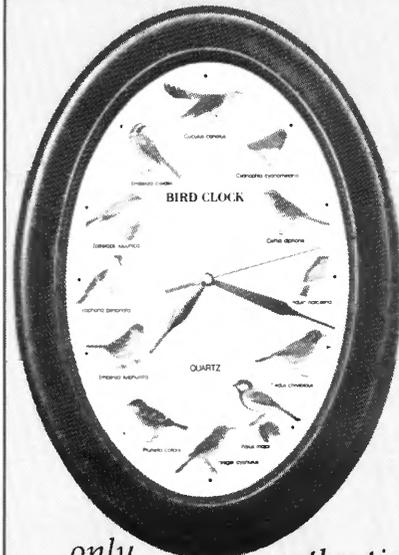
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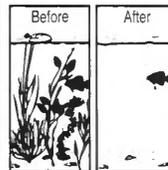
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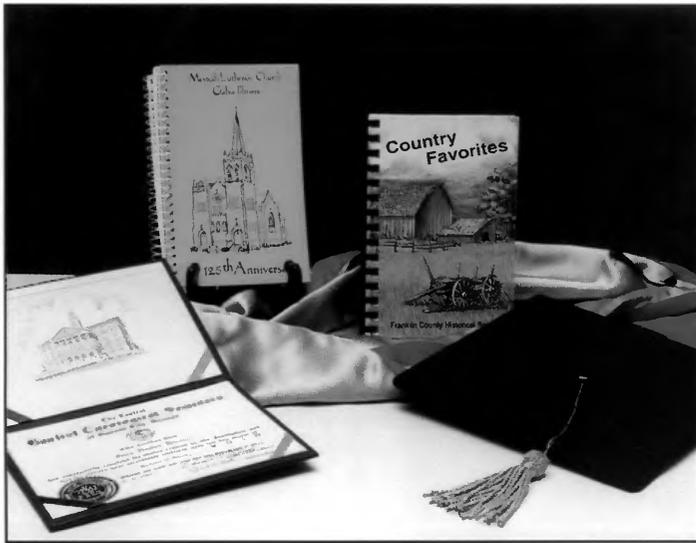
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# Illinois' FINEST COOKING



Messiah Lutheran Church of Galva prepared a cookbook for their 125th anniversary in 1994. The cookbook is spiral-bound, soft-backed and has 208 pages which include Swedish recipes. Contact Kay Down to purchase the book for \$10 plus \$2 shipping. Her address is 15800 N. 450 Avenue, Cambridge, IL 61238 or phone (309) 927-3330, or contact the church at 317 SW 3rd Avenue, Galva, IL 61434.

Franklin County Historical Society dedicated its 1996 94-page cookbook in memory of Bobbie V. Armstrong. A few chosen recipes have been used. The cookbook is spiral-bound and soft-backed and sells for \$7 plus \$1.25 postage. Contact Betty L. Cunningham, 7214 S. Forest Church Road, Benton, IL 62812, or phone (618) 439-3791.

## Messiah Lutheran Church, Galva

### WESLEYAN PUNCH

Jan Nelson

1 lg. can pineapple juice  
1 pkg. Kool-Aid  
(your choice)

3/4 C. sugar  
1 qt. ginger ale  
1/2 gal. water

Make Kool-Aid with sugar and water. Add pineapple juice. Just before serving, pour over ice and add ginger ale.

### COCKTAIL PIZZAS

Carol Stomberg

1 lb. ground chuck  
1 beaten egg  
1 pkg. Lipton Onion Soup  
mix

Pizza sauce  
Mozzarella cheese  
Cocktail rye bread

Mix first 3 ingredients as for meatloaf. Spread on cocktail rye bread. Spoon 1 tsp. pizza sauce on top of meat mixture. Add shredded mozzarella cheese. Bake at 350° for 15 min. Can be frozen ahead and then baked.

### BEEF AND PEAR SALAD

Agnes Mardock

1 pkg. each cherry,  
strawberry and raspberry  
Jell-O  
3 C. boiling water

1 C. sweet pickle juice  
2 T. vinegar  
16-oz. can beets, drained  
16-oz. can pears, drained

Dissolve Jell-O in boiling water. Add the pickle juice, vinegar, 1 C. beet juice and 1/2 C. pear juice. When almost set, add chopped pears and chopped beets. When it has set, put the dressing on top.

Dressing:

1 C. mayonnaise  
1 T. chopped onion, celery, green pepper or  
parsley  
1/4 C. sour cream

Mix and spread over the Jell-O mixture.



### SWEDISH BROWN BEANS

Esther Lindberg

2 C. brown beans  
2 qt. water  
1 tsp. salt  
1 stick cinnamon

1/2 C. brown sugar  
1/4 C. molasses  
2 T. vinegar  
1 T. butter

Wash beans and soak overnight in water to cover. Do not drain. Add salt and cinnamon stick and cook until tender, about 2-3 hours. Add more water if necessary. Season with brown sugar, vinegar, molasses and butter. Add more salt if needed.

### CABBAGE CASSEROLE (Microwave)

Mary Ann Spiegel

1 med. head cabbage,  
chopped  
2 T. water  
1/2 tsp. salt  
4 strips bacon, crumbled

8-oz. jar Cheez Whiz  
softened in microwave  
1/2 C. milk  
3-oz. can French fried onions

Chop cabbage into small pieces. Place in a 2-qt. casserole dish along with the water and salt. Microwave on high for 10-12 min., rearranging cabbage after 5 min. Drain off liquid. Separate and place strips of bacon on double thickness of paper towels which have been placed on a paper plate. Cover with a single layer of paper towel and microwave on high for 4 min. Crumble. Mix together crumbled bacon, Cheez Whiz and milk until well blended. Pour over cooked cabbage and mix thoroughly. Cover and microwave at high for 5-6 min. Stir. Sprinkle French fried onions over top of casserole. Microwave at high for 1-2 min. more, uncovered, until lightly bubbling around edges.

**SWEDISH MEATBALLS**

Julia Anderson

- 1 lb. ground beef
- 1 lb. ground pork
- 2 C. bread crumbs
- 2 eggs
- 1 pint milk (may be less)
- 1 large onion
- 2 tsp. salt
- 1/4 tsp. allspice
- 1/2 tsp. cloves

The secret of these meatballs is in using good meat, such as ground steak or shoulder. Grind the onion fine and mix very thoroughly all ingredients with your hands, a big spoon or an electric mixer. The more milk mixed in, the softer are the meatballs. Form into balls. Makes about 40. Brown in a skillet in hot fat. Part butter and part bacon fat is good. Remove to a casserole or kettle and pour over gravy made by adding a little flour, hot water and seasonings to the pan fat. Cover and simmer or bake slowly for about 1 hour.

**GIFTAS**

Eunice Carlson

- 1 qt. fresh cranberries
- cold water
- 1 1/2 C. sugar
- 1 1/2 doz. graham crackers, crumbled
- 1 1/2 C. whipped cream

Cover berries with cold water and bring to a boil. Cook until berries pop or are soft. Add sugar and stir in well. Remove from heat. Put berries in a bowl to cool. Chill in refrigerator. Put a layer of crumbs in a clear glass bowl. Add layers of cranberries and cream. Repeat layers of cranberries and cream until all ingredients are used, ending with a layer of cream. Garnish top with whole berries.

**Franklin County Historical Society****QUICK CORN RELISH**

Olga Auten

- 1 (12-oz.) can Mexican-style corn
- 2 T. minced onion
- 1/3 c. sweet pickle relish
- 1/3 C. sugar
- 1/3 C. cider vinegar
- 1/2 tsp. celery seed

Combine all ingredients and bring to a boil over medium heat. Reduce heat. Cover and simmer 10 minutes. Refrigerate (covered) 4 hours.

**CORNBREAD SALAD**

Carolyn Neafus

- 1 small cornbread mix, cooked and cooled
- 1 small green pepper
- 2 tomatoes
- 1/2 C. real mayonnaise
- 1 onion
- 1/2 c. celery, chopped
- 2 T. mustard

Crumble cornbread finely and mix all other ingredients together. Chill.

**DIJON CHICKEN SALAD SANDWICH**

Cynthia Gilliam

- 3/4 C. mayonnaise
- 1/4 C. sliced green onions
- 1 T. dijon mustard
- 1 tsp. dried dill
- 1/2 tsp. salt
- 2 C. cubed chicken

Mix ingredients and serve with lettuce and tomato on croissants.

**HAMBURGER PIE**

Susan &amp; Rodney King

- 1/2 lb. ground beef
- 1 small green pepper, diced
- 1 can green beans, drained and cut
- 1 small onion, diced
- 1 egg
- 1 large can tomato sauce
- salt, pepper and garlic powder
- 1 lb. shredded cheddar cheese
- 1 can crescent rolls

Cook beef, onion and green pepper until brown. Drain and season with salt, pepper and garlic powder. Add tomato sauce and green beans. Place crescent rolls on bottom of 9x13-inch pan. Mix cheddar cheese and egg; put on top of rolls. Place hamburger mixture on top of cheese. Sprinkle top with reserved shredded cheddar cheese. Bake at 350° for 30 minutes.

**VANISHING CRAB**

Susan Neafus King

- 1 large cream cheese
- 1 can crab meat, mixed with dash of cocktail sauce

Place cream cheese in center of plate. Cover with crab meat and sauce. Serve with crackers and see how it got its name.

**SWEET AND SOUR CHICKEN**

Carla Goddard

- 1 1/2 to 2 lb. boneless, skinless chicken breast
- 2 cans fancy mixed Chinese vegetables
- 1 can water chestnuts
- 1 can chunked or crushed pineapple
- 2 jars red sweet and sour sauce

Spray skillet with cooking spray. Cut chicken in bite size pieces. Saute chicken in skillet until golden brown. Drain vegetables, water chestnuts and pineapple. (Save pineapple juice). Add vegetables, water chestnuts and pineapple to chicken. Stir until mixed. Cover and simmer until hot. Add sweet and sour sauce and pineapple juice to coat chicken and vegetables well. Cover and simmer until hot. Serve over rice or chow mein noodles.

**ENGLISH MUFFINS IN A LOAF**

Idella Robertson

- 2 pkg. yeast (active dry)
- 6 C. unsifted flour
- 1 T. sugar
- 2 tsp. salt
- 2 c. milk
- 1/4 tsp. baking soda
- 1/2 C. water
- cornmeal

Combine 3 cups flour, yeast, sugar, salt and soda. Heat liquids until very warm (120° to 130°). Add to dry mixture; beat well. Stir in rest of flour to make a stiff batter. Spoon batter into 2 loaf pans. Let rise in a warm place for 45 minutes. Bake at 400° for 25 minutes. Remove from pans immediately and roll in cornmeal. Cool. To serve: slice and toast. (Ed. note: cornmeal should be sprinkled in bottom of pan and on top of batter).

**QUICK AND EASY CRESCENT ROLLS**

Juanita Neal

- 1 Jiffy yellow cake mix (single layers size)
- 1 1/4 C. water (lukewarm)
- 1 pkg. yeast
- 1 tsp. salt
- 2 1/2 C. flour

Mix together cake mix, yeast and lukewarm water. Mix in flour and salt gradually. Let rise 1 hour. Divide dough in half. Roll each half in circle. Cut each circle in 8 pie-shaped pieces. Roll each piece to a crescent, starting at wide end. Bake at 350° for 10 to 12 minutes. Bake on greased cookie sheet. Brush with butter when done. (Never fail recipe).

**COOL WHIP COOKIES**

Helen Neal

- 1 Lemon Supreme cake mix
- 1 egg
- 1 (8 oz.) Cool Whip

Mix all ingredients well. Roll into 2-inch balls. Roll in powdered sugar. Bake in 375° oven 8 to 10 minutes.

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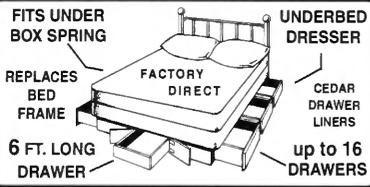


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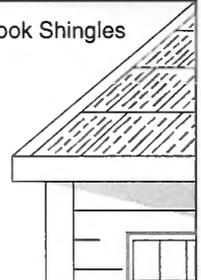
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36	9.66	11.66	16.31	21.32	27.41	37.41	8.79	10.44	14.14	18.27	23.06	31.32
39	10.79	13.40	19.14	25.67	33.06	46.11	9.57	11.48	16.10	20.88	26.97	36.54
42	12.18	15.83	22.62	31.76	40.02	58.29	10.70	12.88	18.92	24.36	32.63	43.50
45	14.09	19.31	27.41	40.46	49.59	75.69	12.09	14.79	22.40	29.15	39.59	53.07
48	17.05	23.75	34.80	51.55	64.38	97.88	13.92	17.14	26.97	35.02	48.72	64.82
51	20.79	29.75	44.15	66.56	83.09	127.89	16.01	20.36	32.19	43.07	59.16	80.91
54	25.23	38.11	55.25	87.44	105.27	169.65	18.44	24.97	38.28	54.59	71.34	103.97
57	31.32	49.24	70.47	115.28	135.72	225.33	22.01	31.32	47.20	70.47	89.18	135.72
60	39.67	64.21	91.35	152.69	177.48	300.15	27.06	40.02	59.81	92.22	114.41	179.22
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# May DATEBOOK

**2, Spring Fling Day**, Elizabeth. Enjoy the Chicago Great Western display at the Railroad Depot Museum and tours of Apple River Fort. (815) 858-2098. Also, a quilt display, crafts, bake sales or "Ride the Ups & Downs" on your bike to the highest point in Jo Daviess County. (815) 858-3450.

**2, Quilters Day at the Woods**, United Church of Atwood. Enjoy the quilt show and vote for your favorites. (217) 578-2734.

**2, 3 & 9, American Passion Play**, Scottish Rite Temple, Bloomington. Travel to Palestine, 30 A.D., in a drama presented in more than 50 scenes, all historically accurate. All seats are reserved. (309) 829-3903.

**3, Sheep to Clothing**, Lincoln Log Cabin State Historic Site, 8 miles south of Charleston. Sheep shearing, washing and sorting wool, carding and spinning, natural dyeing, weaving, making felt and, finally, sewing wool "jean" cloth into clothing. (217) 345-1845.

**8-9, Quilt Show**, Yoder's Country Kitchen, Arthur. About 150 quilts on display, with an auction on Saturday. (217) 543-2287 or (800) 722-6474.

**8-10, Mari-Mann Herb Festival**, Mari-Mann Herb Farm, Decatur. Herbal lunches, high teas, cooking and craft demos, speakers, garden tours and more. (217) 429-1404.

**9, Forestry Field Day**, Ives' Farm near Galesburg, Knox County. Identification of trees, wildflowers and woods; tree planting, scaling, pricing, and harvesting; grading of logs and lumber; saw milling; firewood splitters, and more. Bring your own lunch, or purchase one there from the Illinois Tree Farm Committee, a co-sponsor along with the Illinois Walnut Council, the Society of American Foresters, and the state Department of Natural Resources. (309) 937-2122.

**9-10, Mayfest**, Owl Creek Vineyard, Cobden. Food, wine & music. (618) 893-2557.

**15-16, Quilt Show**, Bishop Hill. Area quilters exhibit their work and there is an antique category. Sponsored by the Prairie Queen Quilt Club. (309) 927-3851.

**16, River to River Trail Workday**, Southernmost Illinois. Monthly trail maintenance from 10 a.m. to 3 p.m., tools provided. Bring work gloves and water. Obtain details by e-mail at [bridges@accessus.net](mailto:bridges@accessus.net) or call (618) 658-8409.



**16, Highland Games & Celtic Festival**, Springfield. Hundreds of kilted bagpipers, highland dancers, parade of Tartans, Scottish heavy athletics, bag piping, clan tents to help you find your Celtic roots, old style Scottish pub serving up stories and brew, more than 150 kilted pipers & drummers in a massed band, and a Ceilidh (party with entertainment). Activities for kids, too. Sponsored by the St. Andrew's Society of Central Illinois. (217) 241-3000 or point your browser to [www.springnetl/highlandgames](http://www.springnetl/highlandgames).

## Ongoing:

**Mark Twain and the Laughing River**, Trolley Depot Theatre, Galena. Singer-songwriter Jim Post returns with his original show, which the Smithsonian called a "gem" that was "nothing less than brilliant." Tuesdays-Saturdays Memorial Day through October. (815) 777-1248.

**Pastimes: The Changing Role of Leisure 1830-1960**, Early American Museum, Mahomet. From quilting bees to television, this exhibit looks at the changing types of entertainment. Runs through December. Open weekends in May, with expanded hours in summer. (217) 586-2612.

**The Gift of Spiderwoman: Weaving of the Americas**, Dickson Mounds Museum, Lewistown. A major special exhibit featuring textile arts of North and South American tribes from the collections of the Illinois State Museum. Runs May 3 through August. The museum offers folk music performances every third Saturday, and periodic dulcimer workshops. (309) 547-3721.

**Prairie Aviation Museum**, Central Illinois Regional Airport, Rt. 9 East, Bloomington/Normal. Listed on the National Register of Historic Places, this museum boasts a restored DC-3 and a Cessna 310. Also, try out the new DC-3 simulator. Free (donations appreciated) 11 a.m. to 4 p.m. Friday and Saturday, noon to 4 p.m. on Sunday. (309) 664-5004.

**Rendezvous in Old Nauvoo**, historical musicals, Cultural Hall, Nauvoo. Free historical musical performed by missionaries each Friday and Saturday in the restored Cultural Hall through May. *Rendezvous in Old Nauvoo* focuses on the personal histories of families and individuals of early Mormons, including Joseph Smith and Brigham Young, who settled Nauvoo before journeying to Utah. Between Memorial Day and Labor Day, performances of *Nauvoo Adventure* are nightly except Sunday. This story tells how the early Latter-day Saints turned swamp land into what once was Illinois' largest city. Don't miss the quilt display on the second floor. (800) 453-0022 or (217) 453-2237.

**Christian County Historical Museum**, Taylorville. Walk through a log home, farm home, school, depot, and courthouse all built between 1820 and 1870 at the last stop on Abe Lincoln's circuit. Open 10 a.m. to 4 p.m. on Saturdays from December through March.

**Center for American Archeology**, Kampsville. Exhibits and media presentations showcase the history and prehistory of the Lower Illinois Valley and surrounding region. Open 10 a.m. to 5 p.m. daily, noon to 5 Sundays. (618) 653-4511 or (618) 653-4316.

16, Stewardship Saturday, Cache River Wetlands. Volunteer work day. Tools provided. Bring work gloves and water. Meet at Cypress Creek National Wildlife refuge on Shawnee College Campus. (618) 634-2231.

16-17, Circus Miniatures Show, Rockome Garden. Arcola. A 100-table display of circus miniatures and the central Illinois chapter Circus Model Builders International's realistic layouts. (800) 549-7625.

16-17, Raggedy Ann & Andy Festival, Arcola. Display of Raggedy Ann memorabilia, free entertainment, parade, arts & crafts, antiques and lots of Raggedy Ann and Andy items for sale. (217) 268-4530 or (800) 336-5456.

16-17, Old Capitol Art Fair, Springfield. Central Illinois' largest juried art fair, sprawled around the Old State Capitol Plaza.

23, River To River Trail Society Hike, Southernmost Illinois. A monthly guided and interpreted hike, this month along Lusk Creek Trail Head to Eddyville or Crow Knob. Hike from 10 a.m. to 2 p.m., rain or shine. Pack a lunch and bring water. \$10 per person. Obtain details by e-mail at [bridges@accessus.net](mailto:bridges@accessus.net) or call (618) 658-8409.

23-24, Living History Weekend, Fort Massac State Park, Metropolis. The Massiac Marines re-enact the 1750-1812 time period. (618) 524-9321.

22-25, World Championship Old-Time Piano Playing Contest, Decatur. Competitions, workshops, sing-alongs, instrumental music, variety acts, dealers room for sheet music, piano rolls, and collectibles. Sponsored by the Old-time Music Preservation Association. (217) 428-2403 or (217) 422-8800.

24-26, Mayfest & Memorial Day Parade, Courthouse Square, Mount Carroll. Campbell Center Campus. It's a music and arts festival featuring headline entertainment, arts & crafts, a quilt show, antiques, wine and beer garden, kids' court and 3-on-3 basketball. (815) 244-4424, (815) 244-9161 or (815) 244-1076.

*Illinois Country Living publishes event listings as space allows, giving preference to events of regional or statewide interest. Event listings are provided by the event sponsors and the Illinois Bureau of Tourism. The magazine assumes no responsibility for the accuracy of information submitted for publication and advises calling ahead to confirm dates and times. To be considered for inclusion, send listings and photographs to Illinois Datebook, Illinois Country Living, PO Box 3787, Springfield, IL 62708-3787.*

30-31, Homecoming of the Kickapoo Nation Pow Wow, LeRoy. In a treaty signed in 1819, the Kickapoo Nation was forced west. Today, at their former Grand Village on what now is the Emmett Farm, a park has been established in their honor. The event is sponsored by the Emmetts and Midwest Soaring Foundation. (708) 383-6773.

31-6/7, International Carillon Festival, Rees Carillon, Springfield. In the only festival of its kind in the world, carilloneurs from many nations meet at Washington Park for a week of beautiful bell music. (217) 753-6219.

**Attention ATV, off-road cycle riders:**

Mark May 9 on your calendar as the tentative reopening of the Hurricane Creek Recreation Club, one mile north of Carterville. This new 180-acre site for ATV and offroad riders initially opened late last year, but closed when winter and hunting season arrived. The site includes a larger outer loop for experienced riders and a smaller inner circuit for beginners. There are hills, turns, straightaways, and almost every other kind of terrain. There also is a wetlands area, where wildlife and waterfowl are abundant. (618) 985-3049.



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Most people call it spring.**

One of the best ways to get away from winter is to plan a vacation or getaway to 54,000 acres of sweater weather boating and fishing, golf, shopping at Missouri's largest top brand outlet mall, caving, country music shows and a wide variety of festivals and events. Offering over 65 years of experience in hospitality with restaurants and accommodations to suit any taste and budget. ALWAYS IN SEASON™



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THIS PROJECT WAS PRODUCED IN COOPERATION WITH THE  
MISSOURI DIVISION OF TOURISM  
LAKE OF THE OZARKS CONVENTION & VISITOR BUREAU  
TRI COUNTY LODGING ASSOCIATION

An Important Announcement to Illinois Homeowners with Equity . . .

# What Would You Do With An Extra \$3,600 to \$12,000 per year?

## How to Get a Fast Mortgage Loan To Pay Off All Your Bills\*\* (Even If You've Been Turned Down By A Bank Or Mortgage Company)

Rockingham, N.C. - Ray and Becky were frustrated. They'd bought the house 12 years ago and it was five years old when they moved in. Becky laughed out loud when she thought back to that time. Back then it seemed so big and beautiful. But now, 12 years and 3 kids later, the house felt small and run down. The house needed a new roof and her two youngest girls, Emily and Katie, were doubling up in the small 10 x 12 bedroom.

Five years ago, Ray and Becky had a contractor come and talk to them about a new addition. Becky remembered how excited she and Ray both were. They even paid to have the plans drawn up. But that was the year before Ray lost his job at the plant. She poured herself another cup of coffee and recalled how depressed they both were. It was over a year before he got another job. And during that time, they got behind on everything.

### No Summer Vacation

They were so strapped for money one summer, they couldn't even take Emily and Katie to the beach for a few days for their annual vacation. Sure they finally got all caught up when Ray went back to work, it took them two years and by that time it had ruined their previously perfect credit record, it was a vicious cycle. You know, getting paid on Friday, sitting down on Saturday to pay bills and running out of money before all the bills are paid.

### "I Hit A Brick Wall"

After they got caught up they tried again to borrow the money for the addition. First they got turned down by the local bank, then a mortgage company in town rejected them. They just kept hitting the same brick wall. Even though Ray had gone back to work in another carpet mill making MORE money, the late payments that showed up on his credit reports scared the local banks and mortgage companies away. Ray felt like he was working JUST to pay his monthly bills and doing nothing for himself, Becky or the kids. Then he ran into Harvest Mortgage Company. Harvest helped him get a loan to pay off all his bills and consolidate everything into one single payment that was \$358 lower than he had been making. That saved him a whopping \$4,296 per year, TAX FREE. In the first year, that was enough money to close in the back porch, AND enough left over for new bikes for the kids.

### Home Equity is the Key



Carole Eskew, Sr., V.P.

"If you have a minimum of 20% equity or more, there's a good chance we can help you save a lot of money every month by combining old bills and your old mortgage into one new and much lower payment. Or, we can help you get cash out of your home to buy a vacation home, start a business, whatever."

Compare your budget to this:

Amt.	Owed	Payment
\$12,000	2nd Mortgage	\$200 <sup>00</sup>
8,500	Auto Loan	375 <sup>00</sup>
2,000	VISA	100 <sup>00</sup>
2,000	MasterCard	100 <sup>00</sup>

**\$25,000 Current Payment \$775<sup>00</sup>**

**-After Harvest Mortgage -**

New Payment: \$187<sup>82</sup>/mo.

APR 9.077% / 30 yr. term

**You Save: \$587<sup>18</sup>/mo., \$7,046.16/yr.**

*\* Rates subject to change*

"I couldn't believe it. We closed our loan 9 days after the first day I talked to them on the phone."

*Debbie C., Dallas*

"We ended up paying off all our bills and rolling them all into one single payment. After we did, our total monthly payments dropped by almost \$400 per month."

*Billy and Judy., Columbus*

"Thanks to you and your great company, we feel reborn. Words can not express the relief we feel. We are so glad this battle with the bills is almost over."

*James and Laurie C.*

### Recent Loans Include:

- A \$45,000 loan to a borrower in bankruptcy.
- A \$100,000 loan to a borrower who couldn't verify income through tax returns.
- A \$95,000 bill-consolidation loan that saved the borrower over \$8,100 per year and a whopping \$124,000 over the loan period.  
*(No singlewides, please)*

### No Ivory Towers

"When you apply for a loan at Harvest Mortgage, your loan request is reviewed and decided upon by the people right in our office," says a Harvest executive. He added, "Since we are direct lenders, we don't send the information to some guys off somewhere in New York or California. We review and approve loans right here in town locally."

### Fast Approval and Closing

That means we can get your loan closed in a matter of days, and you never have to go out of your living room until you're ready to close."

### Loan For Purchase or Refinance

Harvest Mortgage officials report that whether you are buying, refinancing a house, just looking to consolidate some bills, get cash for your property, they have created programs to give you the money you're looking for.

Different loan programs include:

- Loans to Borrowers with good credit, with the most competitive rates in the country. These are available for purchasing a new home or refinancing.
- Loans to borrowers with a lot of equity homeowners who have slow credit or have even been bankrupt.
- Cash out loans for investment property with a lot of equity.
- Loans for borrowers who want to do additions or remodel their homes.

### Check This Out For Free

To see how much money you may be able to get and exactly how much your payments would be, you can check it out by just picking up the phone and calling us. Be sure to ask for Carolyn Reid at 1-800-554-1314. All of this doesn't cost you a dime, so you owe it to yourself. Don't put this off any longer. Do it now while you're thinking about it! You have got nothing to lose and everything to gain. Call Now!

**Harvest Mortgage Company Inc.  
Mortgage Bankers**

Illinois Residential Mortgage Licensee  
\*\*Subject to Qualification

**1-800-554-1314**

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**DAFFODILS**

You get a glorious mix-carefree, and beautiful beyond compare, you can enjoy these lilies in a rainbow of mixed colors for a great price! Best of all, they return every year without replanting. Perfect in rock gardens, or naturalized on a hillside or under a tree.

10 for \$2.99



**RAINBOW IRIS**

Tall and stately, versatile carefree, and beautiful beyond compare, you can enjoy these lilies in a rainbow of mixed colors for a great price! Best of all, they return every year without replanting. Perfect in rock gardens, or naturalized on a hillside or under a tree.

6 for \$9.99



**CREEPIING PHLOX**

Covers the ground with dense green foliage and brilliant mixed-color blooms that choke out weeds and return every year without replanting.

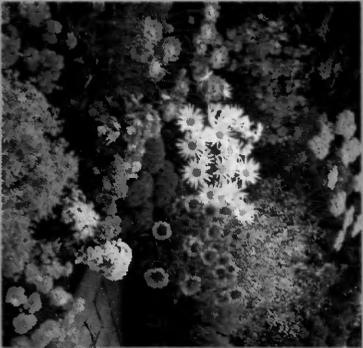
12 for \$4.99



**LILIES FOR NATURALIZING**

Colorful, carefree Hybrid lilies transform forgotten areas of your yard into a mass of carefree color that returns year after year—without lifting or replanting.

10 for \$8.99



**35-PIECE PERENNIAL GARDEN**

Our experts have done the work for you! They've selected the best and brightest to give you a garden that blooms fabulously every season. All the replanting is done for you! Includes 5 each of 7 beautiful perennials. Our choice may include Arbutus, Caranonus, Veronica, Alyssum, Coreopsis, Hollyhocks, Gaillardia and more! 1-year-old plants.

1 Garden \$12.95



**150-PIECE GARDEN**

Imagine colors bursting into bloom at the turn of spring and blooming through the first days of summer! A little spring is the most beautiful 150 bouquet you can have. All the replanting is done for you! Includes 5 each of 7 beautiful perennials. Our choice may include Arbutus, Caranonus, Veronica, Alyssum, Coreopsis, Hollyhocks, Gaillardia and more! 1-year-old plants.

1 Garden \$9.95

**50 TULIP BULBS**  
**FOR \$2.99 ONLY**

**100/\$5.88**  
**200/\$11.48**  
**Bloom Year After Year Without Replanting!**

This fantastically low-priced offer features healthy, hardy, planting stock bulbs (7-8cm). 50 for only \$2.99, 100 for \$5.88, or order 200 for \$11.48 and really save! You get a beautiful, flaming mix assortment of reds, whites, yellows, two tones, pinks and dark shades . . . . . guaranteed to please. Order now to take advantage of these low, low prices and we'll ship you your bulbs at the proper planting time this fall.

Tulips are so popular, of course, because they bloom year after year without replanting. Given proper soil, care and with normal growing conditions, these bulbs will develop into larger size bulbs after the first year's planting. We guarantee it. In fact, we guarantee many blooms next spring and normal bloom the second season or replacement is free. Easy planting instructions are included.

**MICHIGAN TULIP GARDEN**  
1950 VALPORE, N.Y.  
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F98

**YES!** Please, send my order as indicated for fall delivery. Include all FREE bonus items to which I am entitled. If I'm not completely satisfied, I may return my order within 15 days for a full refund or replacement, my choice.

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HOW MANY	ITEM NO.	ITEM	COST
	10637	Tulip Bulbs (50/\$2.99 - 100/\$5.88 - 200/\$11.48)	
	06601	Daffodils (10 for \$2.99 - 20 for \$5.78)	
	13698	Rainbow Iris (6 for \$9.99 - 20 for \$18.98)	
	02717	Creeping Phlox (12/\$4.99 - 24/\$8.98 - 48/\$16.96)	
	05033	Lilies for Naturalizing (10/\$8.99 - 20/\$14.98)	
	00718	150-pc. Bulb Garden (1/\$9.95 - 2/\$18.90)	
	19821	35-pc. Perennial Garden (1/\$12.95 - 2/\$22.90)	
6	FREE	Grape Hyacinths with any order.	0.00
6	FREE	Alpine Rosy Bells if order totals \$7.00.	0.00
6	FREE	Sunny Twinkles (plus 6 Alpine Rosy Bells).	0.00
8	FREE	Glory of the Snow (plus 6 Alpine Rosy Bells and 6 Sunny Twinkles) if order totals \$14.00.	0.00
		Subtotal \$	
		Postage & handling	1.90
		SALES TAX:	
		TN add 9.5%	
		MO add 2.25%	
		<b>Total \$</b>	

Payment enclosed.  Bill on my credit card below.

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