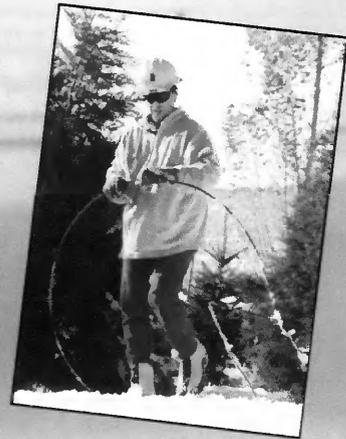


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March 1999



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# COMMENTARY

## Yes, there are politics in your electricity

Running our dairy farm took Dad's attention every day. I remember when a dairy price support proposal demonstrating an absolute lack of understanding of the business arrived from Washington D.C. He coined a phrase that I never forgot. They are "putting politics into my milk," he said. It sounded serious and, for us, it was.



Dena G. Stoner

As he did when an issue like this came up, Dad voiced his concerns to his elected representatives and in neighborly conversations. During our morning devotions, our family would get a sense of an issue's importance when he would lay it out and ask for wisdom for us and for our leaders. I learned that making one's voice heard was the best assurance that rules would be designed to help, rather

than harm, our community and business.

Dad wanted to get action and hold those who write the rules accountable. There had been politics in Dad's milk for quite some time — just like there are politics in our water, roads, schools, environment, financial services and electricity. It never occurred to him that he was lobbying or doing anything so grand as participating in the American tradition of citizenship. In his mind on this particular occasion, he was just dealing with the politics in his milk.

Right now, the U.S. Congress and the Clinton Administration and many state governments are working to change the rules about how electricity is

bought, sold and delivered. You have probably already heard code words and phrases such as "deregulating the electric industry," "electric competition" and "electric industry restructuring." Those are the names of the new politics that are going to be in our electricity. How the new rules are written will determine whether your electricity rates will go up, stay the same or go down.

Most of you know that Illinois has already passed electric utility restructuring legislation. Under Illinois' restructuring legislation, consumers of electric cooperatives will determine the terms and timetable under which they will enter the competitive marketplace. This will allow members of Illinois electric cooperatives to consider the impact of restructuring on sparsely-populated rural areas. Each electric cooperative will tailor its decision based on the particular needs of its member-owners. Your state now has a deregulation law that Illinois electric cooperative leaders think is fair for co-op members.

Co-op leaders also believe it is important to preserve the Public Utility Holding Company Act (PUHCA) or to include comparable strong consumer protection provisions in any reform of PUHCA. Such consumer protections must be part of any deregulation law. This federal law has protected consumers from unfair business practices of multi-state utility holding companies for six decades. Recent mega-utility mergers highlight the need to preserve the consumer protection PUHCA provides.

Compared to such issues as medical care, Social Security or education, federal electricity policy is not at the top of most folks' topic list. So, I am concerned that changes will occur without people knowing what is happening. I am concerned that residential consumers everywhere and people in rural areas will get the short end of the stick.

Big special interests are spending millions of dollars to get the rules changed. There are dozens of proposals and arguments being made. Many are definitely not in your best interest.

To be blunt, some interest groups simply do not care how reliable your electric service is or how much you have to pay for it. Their goal is to cut their own costs and increase profits, even if that increases costs

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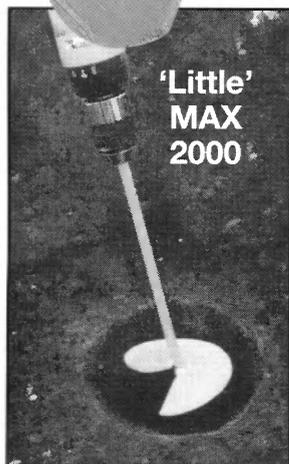
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*Dena G. Stoner is the new Director of Government Relations for the National Rural Electric Cooperative Association. She previously worked for Smith Bucklin & Associates, the world's largest association management firm and was executive director of the Council for Educational Development and Research. Earlier in her career, Stoner worked as a legislative representative for NRECA and for the National School Boards Association and as a staff economist for the Joint Economic Committee of the United States Congress.*

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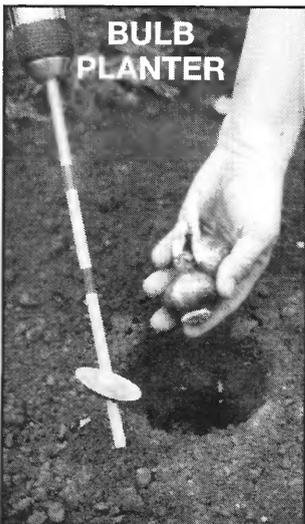
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## Jobs for rural Illinois

Many people don't realize it, but cooperatives are helping build more than electric lines for their communities. Here are just a few recent examples.

The Wayne-White Counties Electric Cooperative, Fairfield, received a USDA Rural Economic Development Loan that it loaned at 0 interest for ten years to Yale-South Haven, Inc. This \$400,000 loan was used along with other financing to assist the Company construct an 87,000 square foot facility to make parts for the auto industry. Eighty four jobs were created or saved as a result of this project.

Wayne-White also received a \$400,000 Rural Economic Development Grant which it loaned to the Fairfield Memorial Hospital to pay part of the cost of a \$4.1 million expansion and improvement project. When the loan funds are received back from the Hospital, Wayne-White will use the funds to establish a low interest revolving loan program for economic development.

Paris based electric cooperative EnerStar Power Corp. received a \$400,000 Rural Economic Development Grant which it loaned to the Clark Edgar Water District to pay part of the cost of water main extensions to serve rural households, farmers and businesses. Repaid funds will be used to establish a revolving loan fund.

Adams Electric Cooperative, Camp Point, received a \$400,000 Rural Economic Development Grant that it will loan to assist with economic development projects at the Baldwin Field Industrial Park. \$100,000 of this grant has been advanced so far.

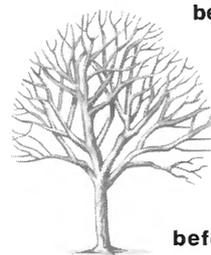
The Southwestern Electric Cooperative, Greenville, received a \$100,000 loan from USDA which it loaned at 0 percent interest to the Fayette Water Company to assist with planning and development of a much needed rural water supply and distribution system in rural Fayette County. In addition, the Cooperative received a \$400,000 Rural Economic Development Grant that it loaned to the City of Troy to make sewer system extensions, which will facilitate economic development in the area.

The Wabash Telephone Cooperative, Inc., Louisville, received a \$65,000 Rural Economic Development Loan that it reloaned to the North Wayne County Ambulance Service to purchase an ambulance and communications equipment.

## Cutting trees near power lines

**Some of the most serious accidents involving the cutting of trees occur**

**because no attention is paid to the presence of electric power lines.**



**Carefully survey the vicinity**

**before beginning any tree work. Look over-**

**head and to all sides surrounding the cutting site. Be very sure that the tree you are going to cut will not come into contact with any power line when it falls.**

**Remember that wood can be a conductor of electricity. Above all, if you do cause a tree to fall into a power line or you come across a tree that has fallen into a line, do not attempt to remove the tree. Call your electric cooperative as soon as possible.**

**If you would like more information about electrical safety, call your local electric co-op.**

## Illinois Commentary (Continued from page 4)

for others. Those most vulnerable are residential users everywhere and those who live and do business in rural areas. The effects will be even more far-reaching than the deregulation of the airline, trucking, telephone and banking businesses during the past decade.

Unfortunately, this policy shift is occurring beyond the awareness of most citizens. Electricity is so much a part of our lives we take it for granted that it will be there. Like air. It is easy to forget that it is an unbelievably complex service to provide.

In this complexity it is often difficult to imagine what we can do. However, as a co-op member you can do something other utility customers can't. Your cooperative is member-owned and you have an elected board member representing you. He or she is a neighbor to whom you can talk. Let your board member know what you think about this issue.

At the national level we can ask policymakers to write rules that are fair to all electric cooperative consumers. We can speak up about rules and laws that will increase

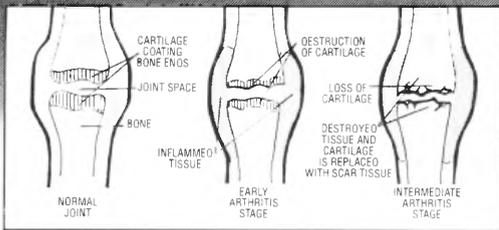
electricity bills or make service less reliable. The electric cooperative community is a mighty political force when lots of us talk to our policymakers.

Bring the issue up with your neighbors so they can help, too. Let your electric cooperative staff know that they can call on you to speak up about changes that could affect you, your family, your business and your electric cooperative.

It is time to start talking about the politics in your electricity.

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If you're over 50, there's a very good chance that you will experience joint pain... stiffness, aching, inflammation and terrible discomfort at some point in the near future. Maybe you already suffer.

What will you do when the pain starts? Will you take over-the-counter pain killers such as aspirin and ibuprofens? These NSAID's are available everywhere; in drug stores, supermarkets, gas stations, vending machines. They initially reduce your pain, but the side effects may actually cause you serious health problems such as: cartilage destruction, gastrointestinal bleeding, kidney failure, even liver damage is possible. And using Cortisone for pain, is even more dangerous.

NSAIDs lessen the pain for the short term. They trick you into thinking that you're okay... and you resume your normal life until the next time it attacks your fingers, elbows, neck, hip, knee, toes or other joint areas of your body. Continuing on this path will further damage your cartilage and joint tissue. Pain... No pain... Pain again. This vicious cycle will eventually cause severe joint damage as well as constant pain, swelling and stiffness.

## Don't Let Joint Pain Rob Your Independence

No matter what your age, you do not have to accept joint pain as something that is inevitable. There are 100% natural, safe solutions that can help rejuvenate and repair your joints... and they work without the harmful side effects associated with using NSAIDs.

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What could be easier than this? No pills to swallow. No need to carry around a pill case... or have loose pills and tablets in your desk, console of your car, in your pocket or handbag. And, you need to drink lots of water everyday anyway.

## Relief Is Almost Instant!

This great tasting, orange flavored drink is absorbed into your system almost immediately because it doesn't have to dissolve before it can be digested. It quickly works its way into your system.

There are many reasons why you should try the formulated drink mix... but the best reason is that "It Works". You will feel improvement in your aches and pains... you will start to feel better. If you don't, simply return the unused packets for a full refund of your purchase price (less P&H). No one can force you to try this product, but if you are suffering from joint pain and your lifestyle is suffering because you're uncomfortable... why wouldn't you want to receive relief from the pain.

We know you are going to love this drink, because not only will it help relieve the pain, it also helps prevent the problem. Daily dosage: one packet. To order fill out and mail the coupon below with your check or money order. Charge orders call 1-800-770-1155. All orders sent First Class Priority Mail.

This statement has not been evaluated by the FDA. The product is not intended to diagnose, treat, cure or prevent any disease.

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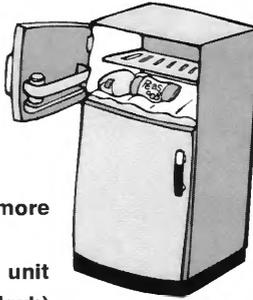
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If you are in the market for a new refrigerator remember these facts:

- Side-by-side refrigerators use about 7 to 13 percent more energy than models with the freezer on top.
- Larger units use more electricity. However, a larger unit may be more efficient on the basis of kilowatt-hours (kwh) per cubic foot. What size do you need?
- It is much less expensive to buy and run one large refrigerator than two small ones.
- Newer models with automatic defrost are almost as efficient as manual defrost models (this didn't used to be the case).
- An automatic ice maker usually adds about \$75 to the price tag and increases energy use by 14 to 20 percent.
- Remember to check the "Energy Guide" labels on all new refrigerators. This guide shows the amount of electricity used in kilowatt hours and the energy cost in dollars per year.

For more information about energy-efficient electric appliances, contact your local electric cooperative.

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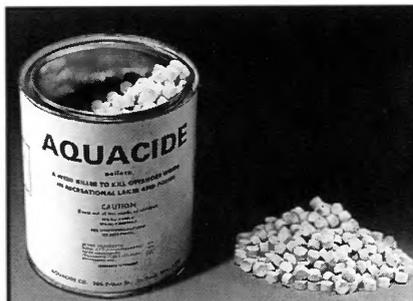
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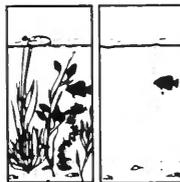
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Workshops will be held: Tuesday, March 2, 1999 at the Ramada Inn & Convention Center, Effingham; Wednesday, March 3, Crowne Plaza, Springfield; Thursday, March 4, Mark Twain Hotel, East Peoria.

To register call Paul W. Benson, University of Illinois (217) 333-9421; FAX: (217) 244-0323 or E-mail: [pwbenso@uiuc.edu](mailto:pwbenso@uiuc.edu)

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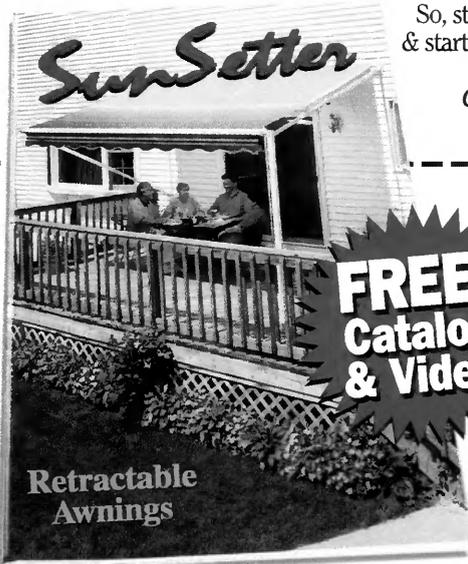
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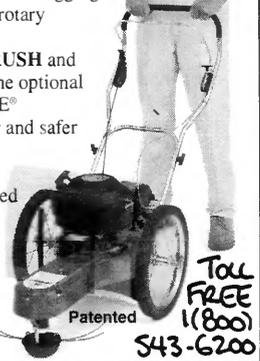
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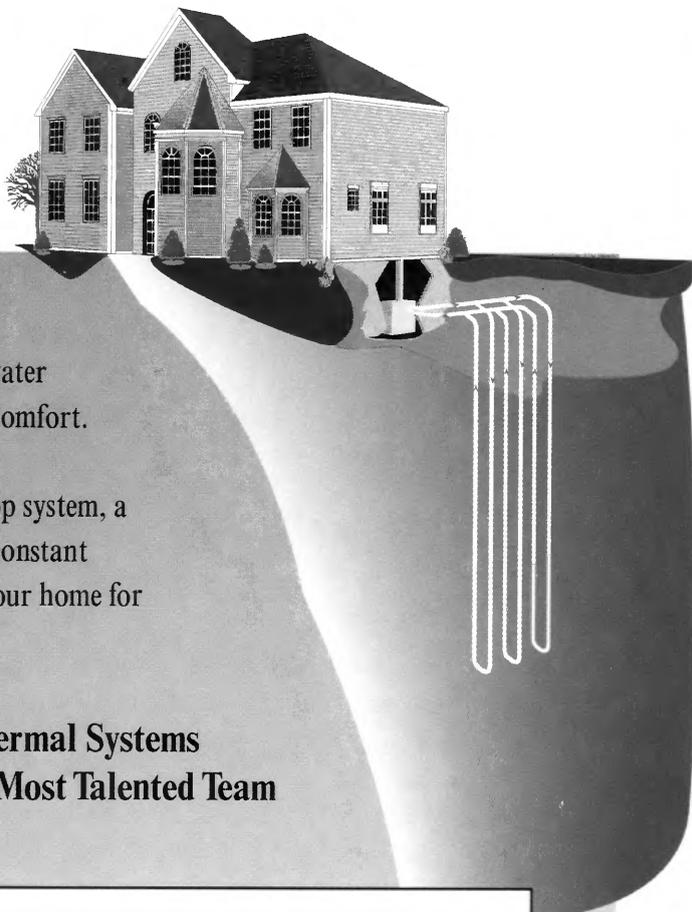
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# Co-ops are prepared for winter outages - are you?



Story by *Catrina D. McCulley*  
Photos by *Joe W. Richardson*

The New Year came in with a cold sweep this year bringing an abundance of snow and ice to many parts of Illinois. While the majority of us were left wondering how we were going to get our cars out from under the mounds of white, people in many parts of Southern Illinois were wondering when their power would be restored.

Harry Kuhn's staff at Egyptian Electric Cooperative, Steeleville, took action immediately on January 2 around two a.m., when a 69,000 volt transmission line fell through pine trees onto a 12,000 volt distribution line, knocking

out an entire substation. "We had to restore the transmission service to the substation first," said Bryce Cramer, district office manager.

It was obvious by early morning that the storm had done more damage than the Egyptian crews could undo all by themselves. Richard McGill, manager of engineering and plant operations, called the Association of Illinois Electric Cooperatives (AIEC), the statewide service association, to seek help through the IEC Emergency Work Plan (EWP). "3:30 in the morning we called in our crews and later in the day we asked the Emergency Work Plan for additional crews," McGill explained. "But at the time we did, no help was available. Eventually, Monroe County Electric Co-Operative (Waterloo) and Southern Illinois Electric Cooperative (Dongola) were able to send crews to us."

The storm not only affected Egyptian Electric Cooperative, but Tri-County Electric Cooperative, Mount Vernon, and Wayne-White Counties Electric Cooperative, Fairfield, as well. Rick Polley, AIEC manager of field services and EWP coordinator, contacted other cooperatives, including M.J.M. Electric Cooperative, Carlinville; Southwestern Electric Cooperative, Greenville; Illinois Rural Electric Cooperative, Winchester; and Monroe County Electric Co-Operative to request assistance for those co-ops in need. "The Emergency Work Plan has economic benefits," Polley said. "Cooperatives have the assurance that additional help is available when they need it the most," he added. Unfortunately, this storm hit so suddenly that it required some outside help as well. Polley clarified, "Other cooperatives also

contacted me that day, but when they found out there was no immediate help, they decided to bring in contractor crews. When a severe storm hits, it takes everyone working together to get everything back on track."

### Getting the lights back on

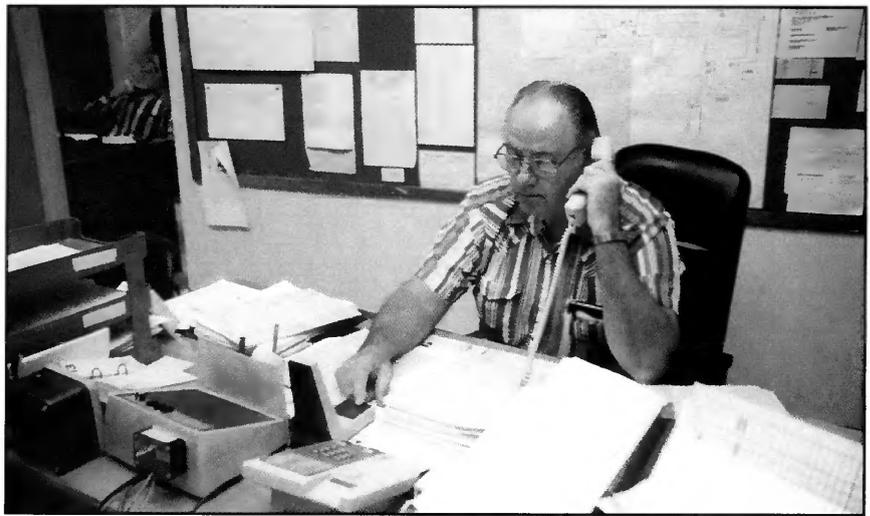
When there is a storm, every member wants to know when his or her power will be restored, and there really never is a simple answer to that question. When the lights go out due to a storm, linemen must fight the elements while they repair the lines. Road conditions are usually poor, extremely hazardous or totally impassable. Line trucks have tire chains on them, and truck speeds must be reduced drastically. Getting to the lines to assess problems often entails working with chain saws to clear debris or waiting until snowplows open the roads. "All of this plays into the total time estimated, and it is impossible to sit there in good conscience and tell somebody that the lights will be on in a few hours," said McGill.

Cramer added, "Other conditions the guys have to work with can also slow them down. If the conductor is down on the ground and it's covered with ice, it's harder to deal with. If you have to clear the trees out of the way and they are covered with ice and snow, that takes more time and slows things down."

Sometimes you'll find that your lights just flicker on and off in a storm situation. This might be caused by something known as galloping. Under normal conditions, wind flows over a conductor without effect because the conductor is round. When ice freezes on the conductor, it changes its shape and causes the conductor to act somewhat like the wing of an airplane, where the wind flowing over it causes it to lift.

"It would be like if you had a jump rope and your partner held the rope solid, then you took it and snapped it. You would see it

**Continued on page 14...**



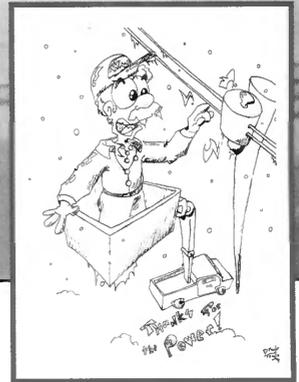
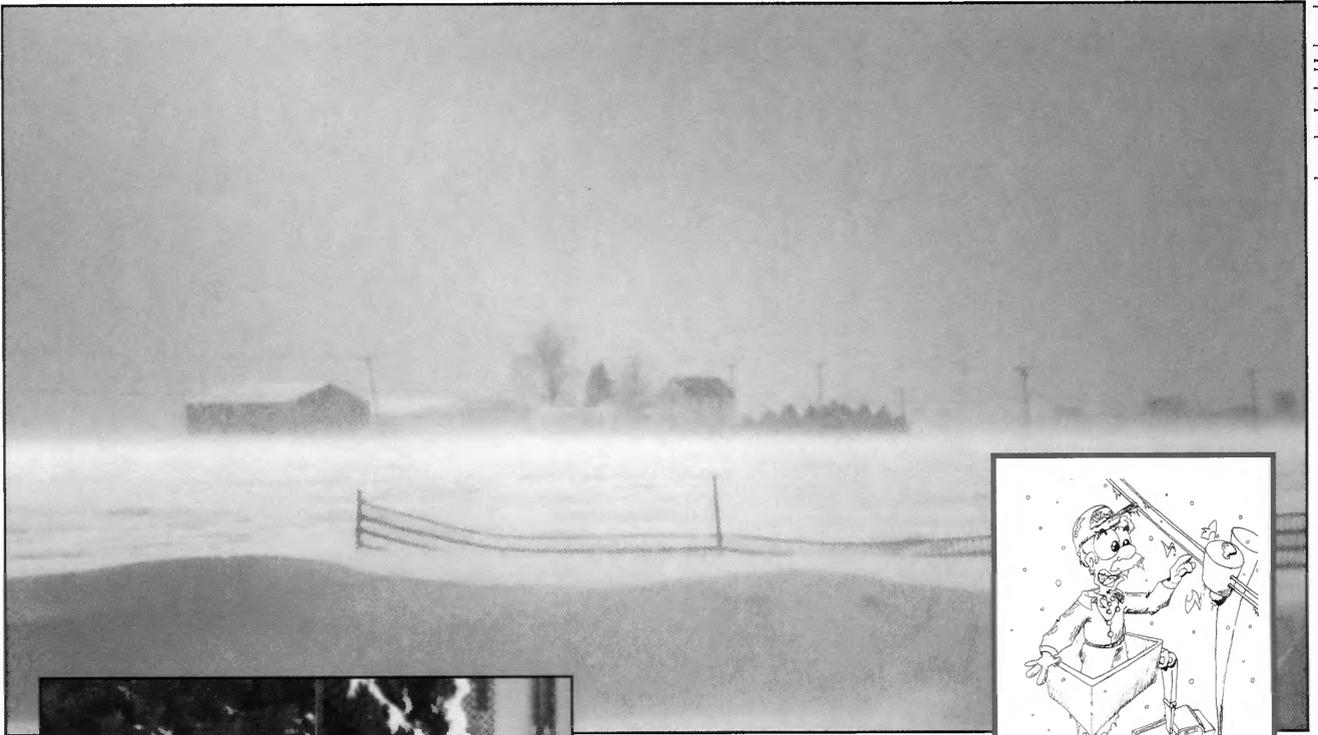
*Paul Linthicum, maintenance superintendent for Norris Electric Cooperative, dispatches crews to the scene of a power outage.*



*Patrick Griggs, coordinator of engineering and power use for Corn Belt Energy Corporation, tracks power outages on the co-op's service area map.*



*Remote locations and treacherous roads add to the difficulty of restoring power in rural areas.*



The Illinois Electric Cooperative Emergency Work Plan allows cooperatives to quickly draw crews and equipment from other co-ops around the state during emergency situations. Left: Jo-Carroll Electric Cooperative lineworker Bill Boehm and general foreman Dennis Wurster assist Corn Belt Energy North crews.

Above: Seventeen-year-old Sklyer Taylor, son of Tom and Verla Taylor of Sims, sketched a thank you for Wayne-White Counties Electric Cooperative crews after linemen restored his family's service during January's storm.

go up and down," Cramer explained. "That's what's happening to a conductor during galloping." When this occurs, the up and down motions causes the conductor to come into contact with other conductors. "The strain could break poles off," Cramer added, "but a lot of times it will just cause lights to blink."

### Technology to the rescue

Added manpower wasn't the only ally co-ops used to win the battle against Mother Nature. Recent developments in new technology, such as electronic answering systems, have also assisted co-ops in responding to storm outages efficiently. Co-ops such as Egyptian Electric and Corn Belt Energy of Bloomington use a system called the Primary Outage Response Call

Handling Equipment, or PORCHE. During the first day of Egyptian Electric's storm, the cooperative's PORCHE system handled more than 6,000 calls, Cramer noted.

During an outage, members can call in and report problems by entering their phone number on a touch-tone phone. The system then looks through a customer database for a match. When a match is found, the system reads the number back to the caller for verification. If the caller has specific information about the outage that they would like to report, the system will ask you to record a voice message. The message then appears on the dispatcher's computer screen. Cramer said "The PORCHE system is able to answer more calls than we could do manually."

McGill added, "It answers eight lines simultaneously and the messages are very succinct. The data we receive from the computer is in a format that is easy to integrate and process."

### Outage preparation

Severe weather in Illinois can happen anytime, and the co-ops know this. They spend many hours during milder seasons preparing for the worst. "We've had a very aggressive pole change-out program for the past five years," said Cramer, "and we've gotten a lot of the older poles out."

"These storms can show our weaknesses, but they can also show what things we are doing right," said McGill. "Re-investing in pole changes is one area that really helped us."

Another way the co-ops prepare is by keeping their System Control and Automated Data Acquisition (SCADA) systems updated. SCADA is one of the new ways that electric co-ops are able to remotely monitor and control substations. They also make sure the electric system is protected by changing out and properly coordinating lightning arrestors and other protection equipment. Like a fuse in your house, this equipment can prevent damage to transformers during storms.

All of the co-ops have maintenance schedules to make sure everything is in the best possible condition in case of a storm. Allan Masterson, director of member services at Monroe County Electric says, "The more maintenance we do, the better prepared we are."

### Outage tips from your co-ops

When an outage situation occurs, it is important to know what you can do to help. For example, you should turn off all electrical equipment like your heating system, refrigerator and hot water system. This can be accomplished at the main breaker panel in your house. "If power has been off for any amount of time, we get what we call 'cold mode pick-up,'" Cramer explained. "When we first

## 10 things you need to survive an outage.

- ❶ Flashlights and extra batteries
- ❷ Battery-powered radio
- ❸ Blankets
- ❹ Extra food. High-energy food, such as dried fruit or candy, and food requiring no cooking or refrigeration is best.
- ❺ Extra water. If you are on a well, fill a bathtub or milk jugs with water as soon as a storm is forecast.
- ❻ Extra medication and baby items.
- ❼ First-aid supplies.
- ❽ An emergency heat source such as a fireplace. Be extremely careful with kerosene heaters and never use charcoal or gas grills indoors. Carbon monoxide is a silent killer.
- ❾ Generators are especially important if you have livestock to water. For safety, install a double throw disconnect switch.
- ❿ Fire extinguisher and smoke detector. Test units regularly.

energize the line, everybody's equipment is trying to come on all at once and it overloads the breaker." Egyptian urges members to wait at least 10 minutes after power has been restored before turning anything on, and then only turn one thing on at a time with 30 to 45 minute intervals.

Norris Electric Cooperative, Newton, suggests that you keep a copy of your bill nearby so if you have to call to report an outage, all of the information the dispatcher may need from you, including your account, pole, and line num-

ber, is handy.

Monroe County Electric urges everyone to call in to report an outage. "Don't assume that your neighbor has called in," advises Brian Beem, superintendent of operations. If everyone assumes that someone else will call to report the outage and nobody does, members may be without power needlessly.

Most importantly, all of the co-ops urge you to please be patient. All of the employees are working with one common goal in mind, to restore your power as fast and safely as possible.



Kent Benefiel, a lineman at Norris Electric Cooperative, works to restore service to members in southern Lawrence County after January's storm covered the area in ice and snow.

# AROUND YOUR HOME

## Wildlife around the home



Duane Friend

Many homeowners like being able to see some wildlife around their yards. Some of these homeowners will even enhance habitats to encourage birds and animals to come within a few feet of their houses. While in most cases this benefits humans and wildlife, good intentions can sometimes lead to unwanted wildlife near or even in a home. This can also present a threat of disease or damage.

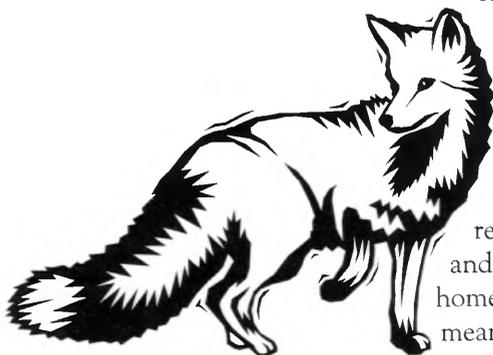
Disease threats include rabies, Lyme disease, and histoplasmosis. Contact with animals that have or create these diseases can cause serious health problems.

Rabies exposure can occur through contact with the saliva of an infected animal, which includes skunks, raccoons, bats, and foxes. It is fatal if infections are not treated early.

Lyme disease is associated with bites from ticks that have been on deer or field mice. Lyme disease affects the joints in humans, and can in later stages cause arthritis and cardiac problems.

Histoplasmosis is a respiratory disease, often misdiagnosed as the flu. Inhaling spores from disturbed soil that has concentrated bird or bat droppings causes it. Enclosed areas that have high concentrations of droppings are also places of risk.

Structural damage can also occur from unwanted wildlife. Squirrels, raccoons, opossums, and other animals can make homes in places that were not meant for them, such as an at-




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*Duane Friend is natural resources management educator at the Springfield Extension Center. For more information contact him at (217) 782-6515.*

tic or garage. Damage can be caused by the way the animals have entered the home, where they have created a nest, and the droppings they leave behind.

Prevention is the best deterrent from wildlife becoming a nuisance. One deterrent is installing a chimney cap to prevent direct entry into a house. To find out if animals are already in the chimney or attic, sprinkle flour or talcum powder around the top of the chimney and watch for tracks for several days. If animals are present, they obviously must be removed. Contact the Illinois Department of Natural Resources to get a listing of nuisance wildlife control contractors, or call your local city or county government offices to find out if they have animal control services. It must be clear that all animals have been removed before entrances are closed. If not, the remaining animals will create even more damage trying to escape.

Openings around foundations should be sealed. Openings should be covered with wire mesh, sheet metal, or concrete. If there is concern about small animals that may dig underneath a foundation, place wire mesh at least six inches below ground to discourage digging. Before digging yourself, make sure there are no underground utilities in this area.

Keep trash containers tightly closed. If needed, secure the lids with elastic cords. Bring pet food and water in at night. In addition, do not add meat or grease to compost piles.

Tree limbs that would allow animals to jump onto a roof should be pruned.

Having animals or birds around the home can be visually pleasing. Enhancing an area for certain types of wildlife can be done effectively, especially if measures are used to prevent unwanted wildlife from becoming a nuisance.

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| 34  | 10.71     | 9.90   | 17.33     | 15.30  | 28.35     | 24.30  | 11.43     | 10.71  | 19.13     | 17.33  | 31.95     | 28.35  |
| 35  | 10.80     | 9.90   | 17.55     | 15.30  | 28.80     | 24.30  | 11.52     | 10.71  | 19.35     | 17.33  | 32.40     | 28.35  |
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| 38  | 11.61     | 10.44  | 19.58     | 16.65  | 32.85     | 27.00  | 12.60     | 11.43  | 22.05     | 19.13  | 37.80     | 31.95  |
| 39  | 11.97     | 10.71  | 20.48     | 17.33  | 34.65     | 28.35  | 13.14     | 11.79  | 23.40     | 20.03  | 40.50     | 33.75  |
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| 43  | 14.22     | 12.33  | 26.10     | 21.38  | 45.90     | 36.45  | 16.11     | 13.95  | 30.83     | 25.43  | 55.35     | 44.55  |
| 44  | 14.85     | 12.87  | 27.68     | 22.73  | 49.05     | 39.15  | 17.01     | 14.58  | 33.08     | 27.00  | 59.85     | 47.70  |
| 45  | 15.57     | 13.41  | 29.48     | 24.08  | 52.65     | 41.85  | 18.09     | 15.30  | 35.78     | 28.80  | 65.25     | 51.30  |
| 46  | 16.38     | 13.95  | 31.50     | 25.43  | 56.70     | 44.55  | 19.26     | 16.02  | 38.70     | 30.60  | 71.10     | 54.90  |
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| 48  | 18.27     | 15.21  | 36.23     | 28.58  | 66.15     | 50.85  | 21.87     | 17.55  | 45.23     | 34.43  | 84.15     | 62.55  |
| 49  | 19.35     | 15.84  | 38.93     | 30.15  | 71.55     | 54.00  | 23.31     | 18.36  | 48.83     | 36.45  | 91.35     | 66.60  |
| 50  | 20.52     | 16.56  | 41.85     | 31.95  | 77.40     | 57.60  | 24.84     | 19.26  | 52.65     | 38.70  | 99.00     | 71.10  |
| 51  | 21.69     | 17.28  | 44.78     | 33.75  | 83.25     | 61.20  | 26.46     | 20.25  | 56.70     | 41.18  | 107.10    | 76.05  |
| 52  | 23.04     | 18.09  | 48.15     | 35.78  | 90.00     | 65.25  | 28.17     | 21.33  | 60.98     | 43.88  | 115.65    | 81.45  |
| 53  | 24.57     | 19.08  | 51.98     | 38.25  | 97.65     | 70.20  | 30.15     | 22.50  | 65.93     | 46.80  | 125.55    | 87.30  |
| 54  | 26.28     | 20.16  | 56.25     | 40.95  | 106.20    | 75.20  | 32.40     | 23.85  | 71.55     | 50.18  | 136.80    | 94.05  |
| 55  | 28.17     | 21.33  | 60.98     | 43.88  | 115.65    | 81.45  | 34.92     | 25.38  | 77.85     | 54.00  | 149.40    | 101.70 |
| 56  | 30.42     | 22.50  | 66.60     | 46.80  | 126.90    | 87.30  | 37.71     | 27.00  | 84.83     | 58.05  | 163.35    | 109.80 |
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| 59  | 39.15     | 26.64  | 88.43     | 57.15  | 170.55    | 108.00 | 48.24     | 32.22  | 111.15    | 71.10  | 216.00    | 135.90 |
| 60  | 42.84     | 28.35  | 97.65     | 61.43  | 189.00    | 116.55 | 52.65     | 34.29  | 122.18    | 76.28  | 238.05    | 146.25 |
| 61  | 46.89     | 30.24  | 107.78    | 66.15  | 209.25    | 126.00 | 57.60     | 36.63  | 134.55    | 82.13  | 262.80    | 157.95 |
| 62  | 51.48     | 32.31  | 119.25    | 71.33  | 232.20    | 136.35 | 63.18     | 39.33  | 148.50    | 88.88  | 290.70    | 171.45 |
| 63  | 56.61     | 34.65  | 132.08    | 77.18  | 257.85    | 148.05 | 69.39     | 42.39  | 164.03    | 96.53  | 321.75    | 186.75 |
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| 69  | 101.07    | 56.70  | 243.23    | 132.30 | 480.15    | 258.30 | 122.94    | 68.13  | 297.90    | 160.88 | 589.50    | 315.45 |
| 70  | 111.42    | 62.46  | 269.10    | 146.70 | 531.90    | 287.10 | 135.00    | 73.98  | 328.05    | 175.50 | 649.80    | 344.70 |

\$50,000 Face Amount also available. LPS-10 is available up to age 75. Call for rates on the 20 and 30 year plans! The LPS (Policy Form GP-06) is a graded premium whole life policy with a level death benefit and term-like rates. Premiums are guaranteed and level for 10, 15, 20, or 30 years. After the initial premium period, the premium may be changed by the company, but not more than once a year. The premium cannot exceed the maximum guaranteed premium which increases every 5 years after the initial period. The ultimate guaranteed premium is reached between ages 81 to 85 and remains level to age 100. Cash values begin at age 81 or older. Underwritten by Protective Life Insurance Company, Birmingham, Alabama. Other risk classes available subject to underwriting approval.

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800-524-2434

### Application Request

Name \_\_\_\_\_

Date of Birth \_\_\_\_\_ Male \_\_\_\_\_ Female \_\_\_\_\_

Address \_\_\_\_\_

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

Do you use Tobacco?  Yes  No Amount of insurance desired \_\_\_\_\_

Home phone \_\_\_\_\_ Work phone \_\_\_\_\_

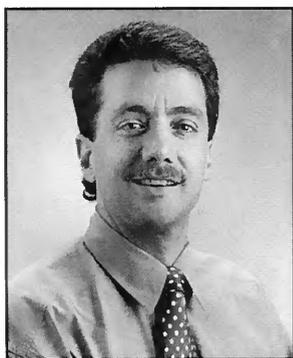
Best time to call \_\_\_\_\_ Best to call at \_\_\_\_\_ Work \_\_\_\_\_ Home \_\_\_\_\_

# Your YARD AND GARDEN

## Planting for birds and butterflies

Attracting birds, butterflies and cute little creatures to your yard and garden is the goal of some gardeners. Many of us already get enough visitors,

especially the destructive types, that adding more doesn't seem feasible.



**Dave Robson**

Unfortunately, butterfly gardening and landscaping for birds are opposites. Many birds will feed on the larva of butterflies and moths. The ideal butterfly garden will have few trees or shrubs to shelter birds. On the other hand, butterflies do need their own special hiding places. It's sort of a Catch-22.

Yet, there is a magical allure to bluebirds, indigo buntings, cardinals, monarch butterflies and lunar moths flying or floating around your plants.

To attract wildlife successfully to your yard, you need to have three things – food and water sources, shelter (trees and shrubs), and a safe place to rear young.

Bird feeders are a method of providing food throughout the year. These should be located in areas where squirrels and other animals have a hard time reaching the food. That is often easier said than done. One of the great joys on a cold, snowy winter day is watching a squirrel try to figure out a way to get to an unobtainable feeder.

The alternative is to plan on feeding the squirrels and buy more food.

One of the easiest ways to prevent squirrels from reaching the food is to place the feeder in the middle of the yard with no trees or shrubs nearby. Unfortunately, many bird feeders often stick out in the landscape like sore thumbs, calling attention to themselves.

Consider placing some low growing plants such as

evergreens (yews, junipers, arborvitae, dwarf hemlocks or spruces) or groundcovers (English ivy, vinca, pachysandra) around the feeder's base. The plants will also hide the seed remains.

Water can be provided by a birdbath. Size isn't as important as the fact that sides should slope gently down. Place some rocks near the bath for the birds to land on. Provide a heater in the winter so birds can drink. Change water regularly before mosses and algae develop.

Like the feeder, locate some shrubs beneath or around the bath to soften its effect in the landscape. Many birdbaths are simply painted concrete, or plastic, and don't really lend themselves to the landscape. Plain concrete baths that have aged and developed a green patina can be attractive.

Shrubs and trees usually provide enough shelter. Consider some evergreen trees if your property is large enough to provide winter protection. Planting in clumps around open spaces maximizes your yard's benefit to wildlife. Include shrubs, trees and tall grasses with seed heads.

Don't forsake good landscape design. Remember to think of rounded forms next to buildings and provide plenty of room for plants to grow. Evergreens such as pines, firs and spruces can quickly tower over other plants and look out of place in the landscape.

The same thing applies to tall trees.

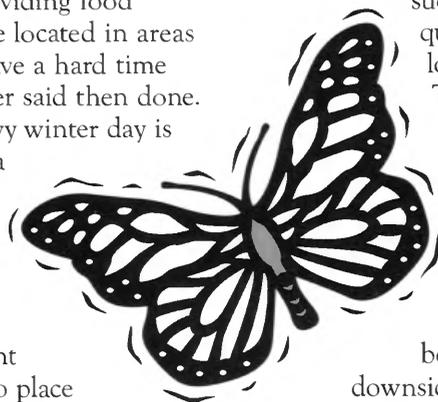
Vary plant heights. Some shrubs interspersed among trees provide hopping points for birds, as well as some potential food sources if you use Viburnums or Gray Dogwoods.

The key to successful butterfly gardening is to provide food for both the adult and the larva. The downside is that larva usually devour a plant.

The cabbage or parsley that you provide for the caterpillars will not yield much food for your family.

A birdbath in the garden will also provide water for butterflies, though many prefer nectar from flowers. Many native grasses work well within the confines of a butterfly garden as the plants provide shelter and a resting-place for the butterflies and moths.

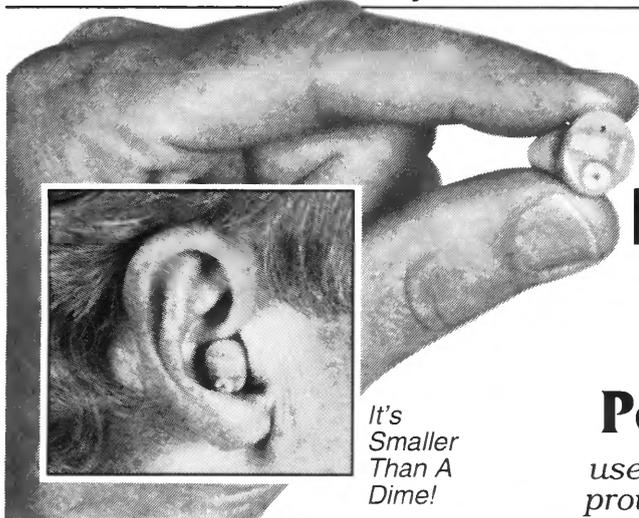
Let me know if you need a list of butterfly/moth food sources. I'll gladly send you a listing.



---

*David Robson is an Extension Educator, Horticulture, at the Springfield Extension Center, University of Illinois Extension. 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@mail.aces.uiuc.edu*

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



*It's  
Smaller  
Than A  
Dime!*

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 **Maxi-Sound**. 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\*. **Maxi-Sound** 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

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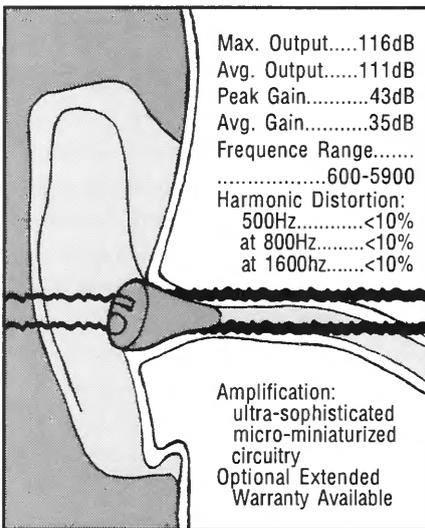
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*uses sophisticated micro-miniaturized circuitry to provide affordable, in-the-ear sound amplification*



*"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 **Maxi-Sound** product."*

**Dr. George T. Stallings**

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

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Order Line: 1-800-770-1155

Questions & Comments: 203-226-0170

\*Not sold for use as a medical device. Consult hearing specialist if you have a serious hearing problem. Individual experiences may vary depending on severity of hearing loss. ©1998. WGSi

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| Battery life                               | 160 hr             | 320 hr               | 300hr                |
| Impact resistance                          | Average            | Excellent            | Excellent            |
| Feedback                                   | Frequent           | Limited              | Limited              |
| Telephone use                              | Yes                | Yes                  | Excellent            |
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"I have been advised that the Food and Drug Administration (FDA) has determined that my best interests would be served if I had a medical evaluation by a licensed physician, preferably a physician who specializes in diseases of the ear, before purchasing a MaxiSound Amplifier, or a test by a licensed dispenser utilizing established procedures and instrumentation in the fitting of any amplification device. I am 18 years old or older and voluntarily sign this waiver which indicates that I do not wish either a medical evaluation or test before purchasing my MaxiSound."

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Today's

# TECHNOLOGY AND YOU

## Economizing water heater efficiency

**Q.** Our 12-year-old water heater does not always provide enough hot water in the morning. Does it make economic sense to get a new, high-efficiency model? What designs last the longest before leaking? - Ann K.

**A.** It can make excellent economic sense to replace an old electric water heater with a larger (first hour rating), more efficient model. This can provide plenty of hot water in the morning and still lower your electric bills substantially.

There are several new electric water heater designs that have lifetime, never-leak warranties. These never-leak models, in particular the newer 100 percent plastic ones, are also the most efficient electric water heaters made. No matter what your water conditions are, you will never replace the water heater tank again.

Electric water heaters are rated by their efficiency factors (EF). By comparing EFs, you can determine the savings. With electric water heaters, the amount of tank insulation and its internal design affect the EF the most. Heat trap fittings also help.

For a typical family of four, replacing an old electric water heater at an EF of 0.80 with a new model at an EF of 0.95 yields savings of about \$80 per year.

Even if you replace your old water heater with a new one of the same tank size, you will have more hot water for morning showers because the high levels of tank insulation reduce heat loss. Some models also have optional high-output 5,500-watt heating elements. Check the maximum capacity of your wiring before using these elements.

Some of the best new models have so much insulation that the hot water in the tank loses only one-third of a degree per hour even if the power goes off. These models typically use earth-friendly non-CFC (no ozone layer damage) foam insulation.

The proper way to size your new water heater is by its first hour rating (gallons of hot water available in one hour). This includes the gallons of hot water in the tank

plus the amount of water the elements can heat in one hour. Check with your water heater dealer for a hot water usage chart to estimate your family's peak hot water requirements in the morning.

Most electric water heaters that have a lifetime, never-leak warranty, use all-plastic water tanks and outer shells. Other electric water heaters use a glass-lined steel tank that has a limited life. The newest, super-efficient plastic design (Marathon) looks somewhat like a large inverted test tube.

This design, with a domed top, is ideal for efficiency and high hot water output. Since the hottest water naturally moves to the top of the tank, the spherical shaped top provides room for extra insulation. The bottom of the tank is also spherical for complete drainage and more complete sediment removal.

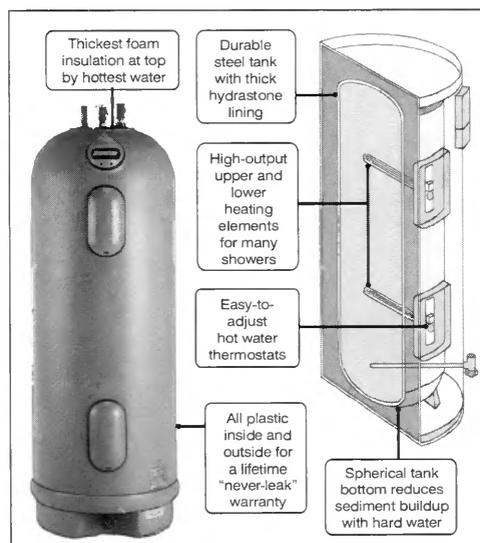
The inner tank, is made of safe polybutylene plastic wrapped with fiberglass reinforcement for superior strength. It cannot leak. If you have ever noticed a foul smell to your hot water, the anode rod reacting with natural chemicals in your water often causes it. Plastic water heaters need no anode rod because they don't rust.

Another unique long-life design, the Hydrastone layer, uses a one-half-inch thick stone lining in-

side the steel tank instead of glass. This layer blocks corrosive oxygen in the water from reaching the steel tank.

If your area has hard water, consider several design features. Choose a design with a large hand-size opening at the lower element, to remove severe sediment deposits. Look for names like "Hyrdajet" or "Jetforce," which have special water inlet tube designs to create turbulence and minimize sediment deposits. Some models also use built-in magnetic "limefighters" that help to keep the sediment suspended.

Write for (or instantly download - [www.dulley.com](http://www.dulley.com)) the Utility Bills Update No. 495 - buyer's guide of the 11 most efficient and never-leak electric water heaters, EFs, outputs, warranties, features, first-hour rating worksheet and an operating cost/payback chart. Please include \$3 and a business-size SAE. Mail to: Jim Dulley, Illinois Country Living, P.O. Box 3787, Springfield, IL 62708.



High-output new long-life electric water heaters

*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.*

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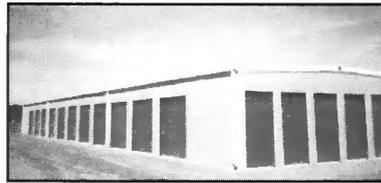
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# Bizarre blizzard behavior

by Linda Cope

I figured out why I don't want to slip and fall on the ice — besides the bumps and bruises and broken bones — besides the lack of dignity when I dance the windango for 25 feet before splatting on my face right in front of the county courthouse. The real reason I don't want to fall is (drumroll) I hate surprises. Put more succinctly — I hate losing control.

During the recent ice storm of '99, the one in which my front-wheel-drive sport vehicle couldn't traverse the length of my driveway, I found myself a little cut off.

Being a country dweller, and working out of my home, I'm used to a little solitude. I've even been known to crave such, and after the hectic pace of the holiday season, I didn't mind the first eighteen inches of snow and ice.

At least the first five days of captivity I didn't.

But a person can only drink so much hot cocoa. A person can only go so many days without her mail. A person can stand only so many reruns of Andy Griffith and Green Acres.

A person gets real funny after too much of her own company.

And so, what does she do? She becomes someone else. And puts on her boots. And wraps up her head. And sets out for the mailbox, a long, frozen, one-quarter of a mile away.

Have you seen the movie, *What About Bob?* with Bill Murray? In that movie, Bill Murray's crazy (sanity challenged) character learns to overcome life's hurdles by breaking every obstacle into baby steps. As a deep thinking person, I'm always looking for truths on which to base my life, at least for the next few days.

So, I remembered the "baby-steps" theory as I set out for the mail. Itsy-bitsy steps on the surface of slick ice, stretching in all directions from my front door, would get me where I wanted to go.

I soon found that keeping one's feet in near proximity of one another heightens one's chances of breaking one's nose.

Hence, I adopted a straddled way of walking — a cross between Charlie Chan and a toddler in need of a new Huggy.

Soon enough, I discovered the flaws in this method. Keeping one's feet too far apart encouraged one to do the splits, something only the most fit Olympian should try on short notice.

Locked as I'd been in this struggle ... ah, adventure, I'd failed to notice how far I'd strayed from my house. I was rather out there. Mid-way, actually. The house



looked like a postcard of a rescue station in Antarctica. The mailbox looked like a flag at the top of the Himalayas.

I now considered crawling.

The problem was, the occasional lone vehicle, should it happen by, would be able to see me crawling. Is that the reputation I wanted to foster in my community? Hadn't I gone to great lengths thus far to avoid crawling, in all of its forms? Isn't that why I'd taken classes and read stacks of books, and tried to be mannerly and polite to my fellow man?

I pressed on. Baby steps. One boot before the other, over and over and ouch.

Pick yourself up, dust yourself

off and carry on. Just like life.

I eventually reached the mailbox, and was rewarded with a single advertising flyer. I must say, it didn't taste very nice, but then, I shouldn't have ripped it to shreds that way ... with my teeth.

And as you've probably guessed, I got home. It looked wonderful. I couldn't wait to drink that hot cocoa, couldn't believe I'd ever complained.

At the end of the week, my husband returned from traveling the glassy roads of our great state. I alternated between grabbing his lapels and smoothing them over as I talked and talked and talked.

I couldn't stop myself. It was worse than falling on the ice. Definitely worse for him. He took me to the IGA, probably hoping the butcher and checkout people could help listen as I released a week's worth of words.

Upon entering the store, I ran to the vegetable isle and started to juggle two heads of lettuce. "Look at me," I shouted. He calmly took them away. I realized then, I was a little hyper, a little giddy at seeing all the bright lights and the tomatoes. But I made several new friends. Strangers just trying to do a little shopping, get something for dinner. They didn't seem at all surprised that I hadn't been out in a while. One lady did mention I was a tad old for the Cookie Monster sock hat I wore, but all in all they were very sympathetic and wonderful listeners. I gave everyone my phone number.

And you know, if it ices up again, I think I've learned something about survival. And I think I'll be all right this time. I really do. Really.

*Linda Cope is a freelance writer living in rural southern Illinois. She's closing in on 27 years of marriage, has four children and two grandboys, all of whom she uses to fuel her stories.*

# Don't Buy a Big Tiller

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If your garden is an acre or more, you may want to buy a big tiller. If it's any less, you should buy a Mantis Tiller/Cultivator. Big tillers till and weed 20" or more wide. The Mantis Tiller/Cultivator tills and weeds a practical 6" or 9" wide.

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Most big tillers cost an arm and a leg. Despite the fact that the Mantis is a tough, durable, precision instrument...it costs a *fraction* of what you'll pay for a big tiller.

### Look at the warranty.

Most machines are *partially* covered for 90 days to a year. The Mantis Tiller/Cultivator's patented tines are guaranteed *forever against breakage*. If they ever break, return the broken one to



us for a replacement. The *tiller is guaranteed for two years, from the date of purchase, against defects in materials or workmanship.*

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To order, contact Sue Spohr, 8 Mockingbird Lane, Woodlawn, Illinois 62898 or call her at (618) 735-2616. The cost of the cookbook is \$6 plus \$2 for postage.

### SUNDAY FRUIT SALAD

Sandra Herrmann

- |                                   |                                |
|-----------------------------------|--------------------------------|
| 2 eggs, beaten                    | 2 C. pineapple chunks, drained |
| 4 T. vinegar                      | 2 C. cut oranges               |
| 4 T. sugar                        | 2 C. cut marshmallows          |
| 2 T. butter                       | 1 C. cream, whipped            |
| 2 C. black bing cherries, drained |                                |

Put eggs in double boiler. Add vinegar and sugar. Cook and stir until smooth. Remove from heat. Add butter and cool. When cold, fold in fruit mixture, marshmallows and whipped cream. Pour in pan and let stand 24 hours in refrigerator.

### CANTALOUPE SURPRISE

Sue Spohr

- |                             |                                       |
|-----------------------------|---------------------------------------|
| 1 cantaloupe (not overripe) | 2 C. green seedless grapes            |
| 1 pkg. strawberry Jell-O    | 1 (8 oz.) pkg. cream cheese, softened |

Leave cantaloupe whole. Peel. Cut off small slice of one end. Clean out seeds with a small spoon. Fill with grapes. Have Jell-O ready using package instructions and having Jell-O chilled until slightly thick. Stand on end and carefully pour Jell-O into cantaloupe. Put end slice back, fasten with toothpicks. Frost entire cantaloupe with cream cheese. Chill overnight. Slice very thin. Put on salad plate and use garnish of your choice.

### MEAT LOAF

Kathleen McMurrin

- |  |   |
|--|---|
| 1 lb. ground beef                                      | 1 tsp. salt                                 |
| 1 lb. ground turkey                                    | 1/2 tsp. pepper                             |
| 1/2 C. chili sauce                                     | 1 C. soft bread crumbs (2 slices)           |
| 1/2 C. catsup  | 1 onion, chopped or 2 T. dried minced onion |
| 2 T. Country Bob Edson's sauce or Worcestershire sauce |   |

Mix all ingredients together. Put in loaf pan. Bake at 350° for 1 to 1 1/2 hours. Drain grease off 1/2 way through baking.

### CAULIFLOWER AND HAM CHOWDER

Margaret Willemsen

- |  |   |
|--|---|
| 1 C. thinly sliced celery                  | 1 (10 3/4 oz.) can cream of potato soup |
| 2 C. sliced cauliflower, (fresh or frozen) | 1/4 C. water                            |
| 1 (13 oz.) can chicken broth               | 2 T. cornstarch                         |
| 1 C. Half & Half or evaporated milk        | 1/8 tsp. white pepper                   |
| 1/4 C. water                               | 2 C. diced, cooked ham                  |
|  | 1/2 C. grated cheddar cheese            |

In a large, covered saucepan, cook celery and cauliflower in chicken broth until almost tender, about 10 minutes. Do not drain. Set aside. In mixing bowl, gradually stir Half & Half or milk into undiluted potato soup. Blend water, cornstarch and pepper. Stir into soup mixture; pour over cauliflower. Stir in ham. Simmer over low heat for 10 minutes. Just before serving, stir in cheese. Garnish with fresh parsley.

### CHERRY PIZZA PIE

Thelma Collier

#### Crust:

- |                       |            |
|-----------------------|------------|
| 1 C. flour            | 1 T. sugar |
| 1 stick + 2 T. butter |            |

#### Topping:

- |                                |                                 |
|--------------------------------|---------------------------------|
| 1 envelope prepared Dream Whip | 1 C. powdered sugar             |
| 1 (8 oz.) cream cheese         | 2 small cans cherry pie filling |

**Crust:** Cream together and pat into ungreased pizza pan. Bake at 350° for 15 minutes.

**Topping:** Mix together Dream Whip and cream cheese. Fold in powdered sugar, spread on crust. Chill one hour. Top with can of cherry pie filling for a 9-inch pie. Keep refrigerated.



## WGNN Good News Radio Champaign, Illinois

All proceeds from Volume I and II support Good News Radio. Recipes come from folks and families of East-Central Illinois. Volume I features soups, salads, side dishes, main dishes and breads. It has 306 pages. Volume II features brunch, desserts, appetizers, dips, beverages and holiday specials. It has 334 pages. Both have one or two recipes per page, have large plastic spiral binders and are soft-backed.

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### WINTERTIME ITALIAN BEEF SOUP

Brenda Tennill

|   |                                     |
|---|-------------------------------------|
| 1 lb. lean ground beef                          | 2 C. water                          |
| 1 C. chopped onion                              | 5 T. beef bouillon soup base        |
| 1 C. chopped celery                             | 1 T. parsley                        |
| 1 C. diced carrots                              | 1 T. oregano                        |
| 1 T. minced garlic                              | 1/2 tsp. basil                      |
| 1 (15 oz.) can seasoned tomatoes                | black pepper, to taste              |
| 1 (15 oz.) can tomato sauce                     | 2 C. chopped cabbage                |
| 1 (15 oz.) red kidney beans, drained and rinsed | 1 (15 oz.) can green beans, drained |
|   | 1/2 C. elbow macaroni               |

In large pot, brown beef and drain. Add all ingredients, except cabbage, green beans and macaroni. Bring to simmer and cook until carrots are just tender. Add remaining ingredients. Simmer 10 minutes.

### CRISPY HERBED CHICKENS

Sandy Miller

|  |   |
|--|---|
| 2 C. Hungry Jack instant potato flakes | 2 T. parsley flakes                                   |
| 1/2 tsp. garlic salt                   | 1/4 tsp. paprika                                      |
| 2/3 C. grated Parmesan cheese          | 1/8-1/4 tsp. pepper                                   |
| 1 tsp. onion powder                    | 3 chickens, quartered, skinned, rinsed and patted dry |
|  | 1 C. margarine, melted                                |

Preheat oven to 375°. Line two jelly roll pans with foil; spray with Pam. Combine first 7 ingredients. Dip chicken pieces in melted margarine. Roll (or shake in bag) in potato flake mixture to coat. Bake 50-60 minutes or until tender and golden brown. 12-15 servings.

### RICE BROCCOLI AND OSTRICH CASSEROLE

Bob and Viola Birkey

|                           |   |
|---------------------------|---|
| 1 lb. ground ostrich      | 2/3 C. milk                                   |
| 2 C. cooked rice, cooled  | 2 C. (8 oz.) shredded cheddar cheese, divided |
| 1/4 tsp. salt             |   |
| 1/3 C. low-fat sour cream | 1 lb. broccoli, chopped, cooked               |

Preheat oven to 350°. Spray 9" baking dish with cooking spray. Fry meat; set aside. In bowl, combine next 4 ingredients and 1 C. cheese. Spoon 1/2 rice mixture into baking dish. Evenly distribute broccoli and meat onto rice layer. Spread remaining rice mixture over top. Bake 20 minutes. Sprinkle remaining cheese over top. Continue baking another 5 minutes.

### POPPY SEED DRESSING

Don Wilson

|                    |                        |
|--------------------|------------------------|
| 1 1/4 C. salad oil | 2 tsp. poppy seeds     |
| 1 C. honey         | 1 1/4 tsp. dry mustard |
| 1/2 C. vinegar     | 1 1/4 tsp. salt        |
| 1 T. grated onion  |                        |

Combine all ingredients in jar. Shake to mix. Refrigerate. Shake before serving.

### OUT-OF-THIS-WORLD CAKE

Leola Otis

|  |                             |
|--|-----------------------------|
| 1 (21 oz.) can cherry pie filling            | 1 C. boiling water          |
| 1 (20 oz.) can crushed pineapple, with juice | 1 C. pecan pieces           |
| 3/4 C. sugar                                 | 4 bananas, sliced           |
| 1 T. cornstarch                              | 2 graham cracker pie shells |
| 1 (3 oz.) pkg. cherry Jell-O                 | Cool Whip, for topping      |

Mix first four ingredients in saucepan. Cook until mixture begins to thicken. Dissolve cherry Jell-O in boiling water. Add Jell-O, pecans and bananas to first mixture. Pour into two graham cracker pie shells. Top with Cool Whip.

### CHOCOLATE MARSHMALLOW SUNDAE BARS

Magel Dale

|                                 |                        |
|---------------------------------|------------------------|
| <b>Bars:</b>                    | <b>Frosting:</b>       |
| 1 C. butter or margarine        | 1/2 C. butter          |
| 1/2 C. cocoa                    | 1/2 C. cocoa           |
| 4 eggs                          | 1/2 C. evaporated milk |
| 2 c. sugar                      | 4 C. powdered sugar    |
| 1 1/2 C. flour                  | 1 tsp. vanilla         |
| 1 C. chopped pecans             | 1 C. chopped pecans    |
| 1 C. flaked coconut             |                        |
| 1 (7 oz.) jar marshmallow creme |                        |

**Bar Preparation:** Preheat oven to 350°. Grease 9 x 13-inch pan. Melt butter and cocoa. In a large bowl, combine eggs, sugar and flour. Add coca mixture; mix well. Stir in nuts and coconut. Pour into prepared baking pan. Bake 30 minutes. Meanwhile, prepare frosting. When baked, spread bars with marshmallow immediately.

**Frosting Preparation:** Melt butter. Stir in cocoa, then milk. Gradually add sugar. Beat until smooth. Add vanilla and nuts. Spoon frosting onto bars as soon as marshmallow creme has been spread. (It will not spread evenly but will produce a marbled effect). Cool and cut into small squares because these are very rich.

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WANTED: OWNER-FINANCED MORTGAGES, monthly payments or lump sum cash? We pay you cash! Heritage @ Mocksville, NC. (800) 843-2790.

WOLFCREEK FORESTRY — a full service forestry consulting business specializing in FOREST MANAGEMENT, stewardship plans, timber sales, appraisals, tree planting, herbicide applications and pruning. For more information call (618) 964-1405. A properly managed forest insures that there will be forest products including but not limited to timber, recreation and wildlife now and for future generations.

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- All ads must be in one paragraph form. No centered copy. Maximum of four all-capital words per ad.
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SAWMILLS, new and used, edgers, blades, sawteeth, cutoff saws, chippers, blowers, log skidders, pallet manufacturing equipment. WILLOW CREEK MANUFACTURING. (618) 569-3407.

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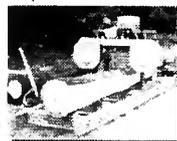
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EXCELLENT AS EITHER A  
LAWN OR STREET TREE.

ONLY \$1.95 ea.

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You'll be thrilled with the beauty of the SCARLET RED MAPLE TREE (*Acer rubrum*). The rich green leaves of Spring are complemented by dainty red flowers, followed by red seeds. In the FALL THE LEAVES TURN TO A REGAL SCARLET to brighten your Autumn for weeks. The rounded shapeliness of this rapidly growing tree will please you too. EXTREMELY HARDY AND DISEASE RESISTANT, the Red Maple will grow to 35 ft. tall and will live for years. You'll receive strong, heavily rooted, hand selected, 2-4 ft. collected trees.

## PRIVET HEDGE

10 for \$3.75

40 for \$12.99  
60 for \$18.50  
100 for \$29.95

**Amur River North** — most popular trimmed hedge in America. Can be maintained at any height, making a thick, dense hedge right down to the ground. The lustrous green leaves stay on till late fall. **Lasts for generations. Re-quires practically no care.** Plant 1½' apart for a beautiful living fence. You receive healthy 1' to 3' plants. Not shipped to Arizona.

5 Year Old — 1-2 ft. Size

## Colorado Blue Spruce

ONLY \$1.95 ea.

3 for \$5.75 9 for \$15.95  
6 for \$10.95 12 for \$19.95

Now you can purchase the ever-popular, ever beautiful Colorado Blue Spruce (*Picea pungens glauca*) at this special low price only \$1.95 each. **These versatile Blue Spruce are lovely as single accent planting, a privacy row or wind break, and as a colorful corner group.** You'll receive select, nicely branched 5-year-old transplanted trees that are at least 1 to 2 feet tall. Having been transplanted, the root system is well developed and will help the tree get off to a fast start.

Masses of Color Early in the Spring!

## CREeping PHLOX

You'll be amazed the way Creeping Phlox (*P. subulata*) which only grows about 4" tall, spreads and spreads to be more beautiful year after year! Best of all, it gives gorgeous color long before most spring flowers. Stays green all year — a wonderful ground cover or border. Thrives in partial shade or full sun. Strong field divisions, our choice of red, blue, white or pink.

at 1/2 price!

6 FOR \$1.00

(12 for \$1.75)  
(18 for \$2.50)



COVER THOSE HARD—TO—FILL  
BARE SPOTS WITH BLAZING COLOR!

- Grows in any soil - Needs no special care.
- Thrives in sun or partial shade
- Quick, even, disciplined spreading
- Guaranteed - Inexpensive.

## CREeping RED

SEDUM 8 for \$2.49

12 for \$3.65 24 for \$7.25

48 for \$13.99 96 for \$25.50

You'll be thrilled with this hardy ground cover - Sedum spurium, sometimes called Dragon's Blood. Fills those ugly trouble spots with attractive, thick evergreen foliage all year and amazes you with brilliant, star-like flowers June thru Sept. You get hardy, northern, nursery-grown plants.

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DEPT. 6990-37  
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Bloomington, Illinois 61704

Send items checked below:

| HOW MANY | CAT. NO. | NAME OF ITEM      | COST |
|----------|----------|-------------------|------|
|          | N6172    | 5-YR. BLUE SPRUCE | \$   |
|          | N6607    | Q. STRAWBERRIES   |      |
|          | N6811    | PERIWINKLE        |      |
|          | N6813    | CR. RED SEDUM     |      |
|          | N6814    | CREeping PHLOX    |      |
|          | N6816    | PRIVET HEDGE      |      |
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25 plants \$ 4.95  
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The biggest most luscious-tasting strawberries you've ever tasted. Heavy-bearers, they grow big as tea cups! They're firm, deep red and a mouth-watering delight for deserts, preserves, freezing and eating fresh.

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for

\$3.98

(50 sq. feet)

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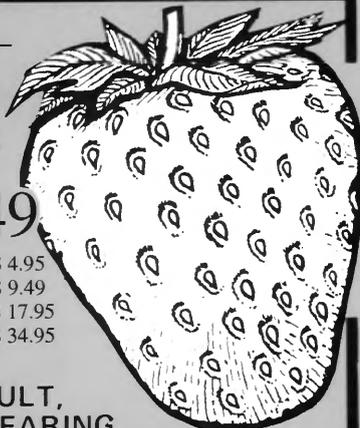
(100 sq. feet)

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(200 sq. feet)

Shade-loving, wide-spreading Periwinkle (*Vinca minor*) thrives under hedges, on slopes, in rock gardens, in poor soil — places where grass won't grow. Dainty lavender-blue flowers in the spring. Green foliage all winter! One plant will fill two square feet. Nicely rooted, ready to transplant.

HOUSE OF WESLEY, NUR. DIV.  
Bloomington, IL 61704



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 seared 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 elose 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 elose."

### 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**

## Timely tips for the fashionable bride (circa 1880)



Bridal gowns and wedding traditions of the past 100 years are the subject of "To Love and Cherish," an exhibit which opened last month at the David Davis Mansion State Historic Site in Bloomington. The exhibit will run through the end of March.

Vintage wedding gowns tell the story of love and marriage from the Victorian Era to the space age. Representing the decades between 1830 and 1950, this unique collection has never before been seen. Also included in the exhibit are bridal dresses from the collections of the McLean County Historical Society, and wedding accessories that illustrate the changing fashions in floral decorations over the past century.

Romance came of age in the 19<sup>th</sup> century during the reign of Queen Victoria. Valentines, tea parties, dances and balls were fashionable symbols of

America's fascination with love. It was a time in which flowers often adorned the hair, evening necklines were low, and dresses were designed to complement slender silhouettes. Waistlines, kept shapely by corsets, were much narrower than those of today's brides.

Young maidens were usually corseted from the age of 12 or 13 so that they grew into willowy maidens, making them "suitable" prospects for marriage.

Using costumes and humorous anecdotes, tour guides interpret the way wealthy Americans, such as the Davises, participated in Victorian and Edwardian rituals of courtship and marriage. The tours will explain why bicycles and pianos were important to young couples in love and why Victorian teenagers gave their parents plenty of cause for concern.

The David Davis Mansion State Historic Site, located at 1000 E. Monroe, Bloomington, is owned and operated by the Illinois Historic Preservation Agency. The house was built in 1872 for U.S. Supreme Court Justice David Davis and his wife, Sarah. The elegant Victorian home contains many original furnishings. The site is open for regular public tours every Thursday through Monday, from 9 a.m. - 4 p.m. The mansion is closed on Tuesday and Wednesday. Tours will begin every half hour in the Barn/Visitor Center. There is no admission fee, but a donation of \$2 for adults and \$1 for children is suggested to help maintain the site and keep it open to the public. For more information, call (309) 828-1084.



4-6, Knox-Rootabaga Jamm Jazz Fest, Galesburg. Three-day jazz festival includes exciting and educational jazz featuring internationally acclaimed jazz artists, area high school jazz bands, and the Knox Jazz Ensembles. (309) 341-7165.

4-6, Moon Over Buffalo, Hendelmeyer Recreation Center, Effingham. Theatre production on the 4<sup>th</sup>, Dinner theatre performances on the 5<sup>th</sup> and 6<sup>th</sup> (reservation required). (217) 342-4415.

5-7, Boat show, Keller Convention Center, North Route 32-33, Effingham. (217) 347-5115.

6-7, Annual Illinois Horse Fair, Illinois State Fairgrounds, Springfield. Trade show, educational sessions and demonstrations. (217) 793-3008.

12-13, Timeless Treasures '99, Assembly of God Church, Clinton. Enjoy quilting demonstrations, check out vendors and have a meal

with the Salt Creek Patchmakers Quilt Guild.

13, St. Patrick's Day Parade and Celebration, Murphysboro. A parade, 5k run, bagpipe concert and Irish stew cookoff. (800) 526-1500.

13, Spring Prairie Festival Craft Show, Urbana. Arts and crafts sale sponsored by the Champaign-Urbana Jr. Women's Club. (217) 353-5005.

13, Springfield Ballet, Sandwich Opera House, 140 East Railroad Street, Sandwich. (815) 786-2555.

13-14, 17, Irish Heritage Days, Galena. A variety of Irish music and folklore, visits by St. Patrick, Miss Shamrock Beauty Pageant, Irish food and beverage. Wednesday features a parade on Galena's Main Street. (815) 777-0467.

13-14, Youth Bowling Tournament, Silver Dollar Lanes, South Route 45, Effingham. (217) 342-3939.

13-14, 20-21, Festival of the Sugar Maples, Ringwood. Coral Woods walking tours of the sugarbush that include information about the history of maple sugaring and sugar collection methods, as well as a taste of pure maple syrup. (815) 678-2219 or (815) 678-4431.

15-21, Rushville Goes Chocolate, Rushville. Everyone who loves chocolate, shopping and fun are in for sweet treats and sweet deals during this event. A majority of the activities take place Friday-Sunday. (217) 322-6277.

17, St. Patrick's Day Parade, downtown Galena. Bands, floats, groups and individuals competing for prizes. (815) 777-0467.

19-21, 26-27, Windmill Follies, Golden. Enjoy a dinner theater performance and help raise funds to renovate the historic Prairie Mills Windmill. Located in Golden, the mill is one of the last of its kind. This year's performance is a comedy and the meal will feature turkey with all the trimmings. Call (217) 696-4672 for reservations.

19-20, Illinois Mennonite Relief Sale, Interstate Center, Bloomington. Baked goods, strawberries, crafts and much more. (309) 829-3976.

19-21, Antique Tractor Show, Village Square Mall, South Route 45, Effingham. (217) 347-0623.

20-21, Lawn and Garden Fair, Gateway Center, Collinsville. (618) 345-8998.

20, 27-28, American Passion Play, Scottish Rite Temple, Bloomington. See the 76<sup>th</sup> annual performance of the oldest continuously produced Passion Play. (309) 829-3903.

21, Maple Syrup Festival, Pecatonica Forest Preserve, Pecatonica. Hands-on maple tree tapping for the whole family. (815) 239-1762 or (815) 877-6100.

26-28, Illinois Deer & Turkey Classic, Peoria Civic Center, Peoria. Event includes demonstration area, kids' archery instructional range, displays, seminars, trophy deer contest and over 258 exhibit booths. Boyd Ferguson, internationally known archery trick shot and specialist on TNN's "American Shooter" program, will give daily performances. Ferguson shoots wooden discs and pennies from the air, snuffs a candle with an arrow, and shoots an apple from a mannequin's head. Call 1 (800) 324-3337 or log on to [www.deerinfo.com](http://www.deerinfo.com) for more information.

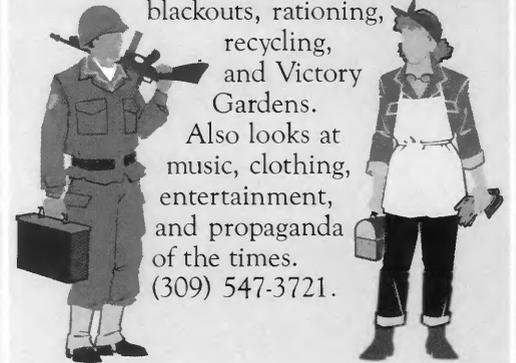


26-28, Harley Davidson Motorcycle Show, Village Square Mall, South Route 45, Effingham. (217) 347-0623.

27, Easter Egg Hunt, Rock Island. Easter egg hunt for toys and prizes, free to the public, offered to youth 10 and under. (309) 788-PARK.

27, Pet Pictures with the Easter Bunny, K-Square Mall, Avenue of

14, World War II on the Homefront, Dickson Mounds Museum, Lewistown. Program shows how the war affected the lives of people at home through blackouts, rationing, recycling, and Victory Gardens.



Also looks at music, clothing, entertainment, and propaganda of the times. (309) 547-3721.

Mid America, Effingham. Proceeds benefit the Effingham County Humane Society. (217) 342-4343.

27-28, Annual Winter Barn Show, Carl Johnson Gallery, Galena. A show of new watercolors of the barns and winter landscapes from the Galena area and Jo Daviess County. (815) 777-1222.

27-28, Annual Spring Valley Master Walleye Tournament, Barto Landing, Spring Valley. The first stop of the Masters Walleye Circuit Professional Walleye Fishing Trail. (815) 663-6141.

27-28, Illinois Archaeological Society Indian Art & Artifact Show, Gateway Center, Collinsville. (618) 345-8998.

27-28, Illini Cat Club Cat Show, Urbana. (217) 352-0380.

29, April 1-2, Scavenger Hunt at Clover Lawn, David Davis Mansion, Bloomington. Children are invited to go on a scavenger hunt at the mansion, where strange, out-of-place objects keep appearing. Find these mysterious items and win a prize. (309) 828-1084.

*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. The deadline for submission is 45 days prior to the publication date.*



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You'll enjoy fragrant flowers in white, purple and soft lavender, plus the clouds of colorful butterflies that flock to them! This stunning decorative wonder will draw compliments all summer long. Blooms profusely from June to September, and will bloom the very first summer after planting. Plant in well-drained soil in full sun to partial shade. Grows 10' - 12' tall. 3-1/2" pot.

- A. Creeping Phlox (12 plants)
- B. Sweet William (5 plants)
- C. Hibiscus, Mixed (3 plants)
- D. Mixed Carnations (5 plants)
- E. Shasta Daisy (5 plants)
- Total number of plants: 30
- Approximate planting time: 1 hour



## Perennial Starter Garden \$9.99

**A fail-proof perennial garden for only \$9.99! Perfect for beginners!**

**30 Hardy Perennials**

If you've admired other people's perennial gardens, yet thought it might be complicated or expensive to put together such a garden of your own, here's great news. This big 9' x 6' Perennial Starter Garden will get you off to a sure-fire start! Our professional designers created this delightful bed using 30 of the easiest-to-grow perennial plants — for guaranteed success in your yard. Plant in full sun. You'll have glorious blooms every year for decades to come. 1-year-old plants.

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## Fruit Cocktail Tree

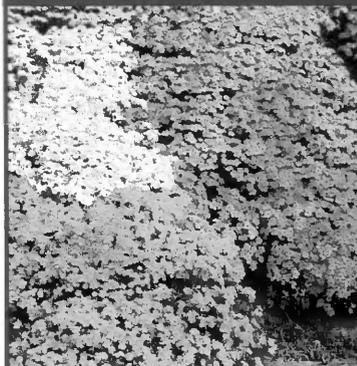
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Throw away those foul-smelling sprays, greasy lotions and other expensive repellents. Just a couple of Mosquito Plants will help keep your home mosquito-free! This incredible plant emits a scent that people love - but mosquitoes can't stand! So rid yourself of these pests once and for all! 2-1/4" pot.

