

19 IMPORTANT QUESTIONS ANSWERED ABOUT THE NEW DIRECT EXTRA CASH PLAN

1. What is the Direct Extra Cash Plan?

It is an entirely new, low-cost plan that pays **extra cash** direct to you when accident or illness hospitalizes you or any covered member of your family.

2. Why should I have the Direct Extra Cash Plan in addition to my regular insurance?

Because your present insurance probably won't cover **all** your hospital expenses, but even if it does, you can still use the extra cash to help with your household expenses when you're hospitalized...extra cash week after week **even for life**...extra cash you can use any way you wish!

3. Can I collect even if I carry other health insurance?

Yes. Direct Extra Cash pays you **in addition** to any other companies' health insurance you carry, individual, group or even Medicare—and even in addition to Workmen's Compensation and auto insurance! And all your benefits are tax-free!

4. Is there a lot of red tape to qualify?

None at all. During this special enrollment period, there are no qualifications. Simply complete and mail your Enrollment Form by the deadline date shown.

5. Which plan should I choose?

You can actually select the **exact** plan that suits **you** best!

If yours is a young, growing family, we recommend the *All-Family Plan*. If you are the only parent living with your children, we suggest the *One-Parent Family Plan*. If you have no children, or if your children are grown and no longer dependent on you, you will want the *Husband-Wife Plan*. Or, if you are living by yourself, choose the *Individual Plan*.

6. If I become hospitalized, when do my extra cash benefits begin? How long can I be paid?

On all plans, you collect from the **very first day** you enter the hospital, even for one day—for as long—and for as many times—as you are hospitalized—**even for life**.

7. How much can I be paid?

All-Family Plan—\$100.00 a week extra cash income for you; \$75.00 weekly for your wife; \$50.00 weekly for each eligible child.

One-Parent Family Plan—\$100.00 weekly for you; \$50.00 weekly for each eligible child.

Husband-Wife Plan—\$100.00 weekly for you; \$75.00 weekly for your wife.

Individual Plan—\$100.00 a week for you.

8. What if my wife and I are both hospitalized at the same time?

If you have the *All-Family* or *Husband-Wife Plan* and are hospitalized by sickness, you collect \$100 a week, your wife \$75 a week, a total of \$175 weekly. And if you are injured and hospitalized at the same time, your benefit **will be doubled**—\$200 for you, \$150 for your wife—a total of \$350 a week!

9. Are there any other "double" extra cash benefits?

Yes. On all plans you receive **double** cash benefits if you or any covered family member is hospitalized for cancer (including Leukemia and Hodgkin's Disease), or heart attack (acute myocardial infarction, coronary thrombosis, or coronary occlusion): \$200.00 a week for you, \$150.00 a week for your wife, \$100.00 a week for each eligible child.

10. Tell me about the "extended" extra cash death benefits.

In the event of death in the hospital of any covered family member from **any** condition covered by your policy, a **lump sum cash** benefit will be paid: \$200 on you, \$150 on your wife, \$100 on each child.

11. Does this plan pay in any hospital?

You will be covered in any hospital of your choice except nursing homes, convalescent or self-care units of hospitals, and Federal government hospitals.

12. When does my policy go into force?

It becomes effective the very same day we receive your Enrollment Form. Accidents are covered on that date. After your policy is 30 days old, you are covered for new sicknesses which begin thereafter. Under the **ALL-FAMILY PLAN**, childbirth, pregnancy and any consequences thereof are covered after your policy is in force for 10 months.

13. What if someone in my family has had a health problem that may occur again?

Pre-existing conditions are covered after the

policy has been in force for just one year.

14. What conditions aren't covered?

Only these minimum necessary exceptions: pregnancy or any consequence thereof (unless you have the *All-Family Plan*), war, military service, mental disorder, alcoholism, drug addiction, or attempted suicide.

15. Can I drop out any time? Can you drop me?

We will never refuse to renew your policy for health reasons—for as long as you live and pay your premiums. In fact, we guarantee we will never cancel or terminate your policy unless we decline renewal on all policies of this type in your entire state. You, of course, can drop your policy on any renewal date.

16. Will I get fast personal service?

Will I receive my money promptly?

Yes. Thanks to the modern facilities and trained personnel of Executive Fund's National Service Center, you get swift, expert service. Your claims are handled promptly and your extra cash sent directly to you.

17. Why are the premiums so low?

With the Direct Extra Cash Plan, you actually get all these benefits—at such a low cost—because this is a mass enrollment plan—and no salesmen are used. Our volume is higher and our sales costs are lower.

18. How much does my first month cost?

Only \$1.00 regardless of your age, the size of your family or the plan you select. After the first month, if you are under 65, you pay only these low monthly rates: only \$7.95 a month for the *All-Family Plan*; only \$5.95 a month for the *One-Parent Family Plan*; only \$5.95 a month for the *Husband-Wife Plan*; only \$3.50 a month for the *Individual Plan*. (When you are over 65, premiums are adjusted. See modest increase in panel on previous page.)

19. Why should I enroll right now?

Because an unexpected sickness or injury could strike without warning—and you will not be covered until your policy is in force. Remember, if for any reason you change your mind, you may return your policy within 10 days and your \$1.00 will be refunded immediately.

SPECIAL ENROLLMENT PERIOD EXPIRES MIDNIGHT, FEBRUARY 15, 1970

Mail Enrollment Form today with \$1.00 to Direct Extra Cash Plan, 3104 Farnam St., Omaha, Nebraska 68131

DIRECT EXTRA CASH PLAN

SPECIAL ENROLLMENT FORM NO. 11258

INSURED'S NAME Mr. Mrs. Miss
(please print) First Middle Initial Last

ADDRESS _____

CITY _____ STATE _____ ZIP CODE _____

AGE _____ DATE OF BIRTH: Month _____ Day _____ Year _____

To: Direct Extra Cash Plan, Executive Fund Life Insurance Company, Omaha, Nebraska. I have enclosed my first monthly premium of \$1.00 for the plan selected above. Please issue my DIRECT EXTRA CASH PLAN Hospital Confinement Policy (P300 Series) immediately, as soon as this form is received. I understand that the policy becomes effective the same day it is issued, and that pre-existing conditions will be covered after the policy has been in force for twelve months. If I change my mind for any reason, I have the right to return my policy within 10 days for a complete refund.

Date _____ Signed Insured's Signature—Please do not print

Form E310

SOCIAL SECURITY NUMBER
(It becomes your policy number)

Check here if you have no Soc. Sec. No.

SELECT PLAN DESIRED (check one only)

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

*NOTE: If All-Family or Husband-Wife Plan is selected, give following information about wife:

Wife's first name	Middle initial
Date of wife's birth:	Month Day Year

Please make check or money order payable to DIRECT EXTRA CASH PLAN



Jo-Carroll Hi-Lines

815 858-3311

Jo-Carroll Electric Cooperative, Inc.

Elizabeth, Ill.



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"Serving a Fast Growing Recreation Area"

© NRECA



In detailed annual meeting reports, cooperative officials (from left) Secretary William Janssen, Treasurer Morris W. Birkbeck and Manager Charles C. Youtzy give the membership information on system improvements.

Annual Meeting Reports Chart Past Progress, Future Growth

Why do so many members go to an annual meeting? It was not an unkind question. He simply was wondering aloud. Then he found the answer.

As one of nearly 1,000 persons who filed into the Elizabeth High School gymnasium recently, the person listened, watched and joined in the activities of Jo-Carroll Electric Cooperative's annual meeting. He found an interested membership, an active membership. It was the day they were to receive a status report on their cooperative. It was the day they were to vote on matters brought to their attention.

FIRST THEY HEARD Harry Hall of Mt. Carroll call the meeting to order. Then in his president's report, Mr. Hall reminded the members how they were increasing their use of electricity in a variety of ways to improve their living and working conditions.

For instance, Jo-Carroll purchased 24,553,200 kilowatt hours of electricity in the past 12 months for distribution to its 2,300 members, he said. That compares to 11,370,120 kwh purchased in the corresponding 12 months 10 years ago.

This means, Mr. Hall continued, the membership has more than doubled its use of electricity in less than 10 years.

CHARLES C. YOUTZY, the cooperative's manager, is well aware of that fact. And he and his staff, with board approval, are acting to meet the members' needs.

"Our four substations," Mr. Youtzy told the annual meeting crowd, "are nearing capacity. To take care of this added load we'll build a new substation in the Chadwick area in 1970. We'll also move our Mt. Carroll substation to the Mississippi Palisades Park area for better distribution."

Continuing, the manager told how busy a year 1969 was. "It was one of the busiest years we've ever had. But the members sure helped. Cooperation from our members is as good as it's ever been."

Mr. Youtzy reported that new construction, regular maintenance and storm damage repairs were some of the reasons why the 1969 work schedule was so busy. In addition, larger transformers had to be installed for many members whose in-

creased loads required the bigger capacity.

ONE OTHER LARGE project was completed during the past year. The manager said all meters on the cooperative's system have been checked, completing a three-year program. New meters were installed where ones were found to be functioning improperly.

Incidentally, only one meter was found to be fast, or registering more kwh's than were actually used, Mr. Youtzy said. Several were slow.

"Electric meters are like a clock," the manager explained. "When they get old or need repairs, they slow down. Meters are normally one of the most accurate measuring devices made, but they can wear out too. That's the reason we made this check."

IN ANOTHER REPORT, Morris W. Birkbeck of Galena r.r. 1, gave an accounting of the cooperative's financial condition, saying Jo-Carroll remains a strong business which is meeting the service needs of its members and which is playing an important role in the community by paying taxes and making other contributions.

His treasurer's report summarized the cooperative's standing, and detailed balance sheets were distributed to each member attending the meeting.

The fiscal report as of Oct. 31, 1969, shows Jo-Carroll Electric had assets totaling \$2,147,311. That compares to \$2,093,811 in 1968. Current assets include \$1,165,304 in the utility plant.

The members heard a proposed bylaw amendment fully explained by William B. Petty, the cooperative's attorney. They then voted to adopt the change. It allows the board of directors, with two-thirds voting approval, to file the cooperative's application for membership in an organization. Previously, such action required the vote of the full membership.

Mr. Petty explained that it sometimes is difficult, and always expen-

sive, to call a meeting of the entire membership. Besides, he said, many electric cooperative memberships have entrusted such matters to their directors.

THE MEMBERS' ACTION allows the board of directors, which recommended the bylaw change, to apply for membership in the National Rural Utilities Cooperative Finance Corporation, a private lending institution being organized by the nation's 1,000 rural electric systems.

Because sufficient funds are not being made available in Rural Electrification Administration loans, electric cooperative leaders are establishing the new financing institution which will be funded with investments from the rural electric systems and from the private money market.

Additional funds, Jo-Carroll officials explained, are needed because of the fast growing power needs of cooperative members. The new financing institution, they said, will play an important role in providing good electric service in the future.

In still another part of their business meeting, the members heard a report of the inspectors of election. Elected at district meetings to serve three-year terms on the cooperative's board of directors were Mr. Hall from District 7, Donald E. Krug from District 5 and Theodore Storm from District 8.

It's not all business at an annual meeting. Jo-Carroll members enjoyed the lively entertainment of the Vigortones, a quartet from Cedar Rapids, Iowa, shown at the right, popular music by Glen Law's Orchestra and a fine lunch prepared by the Jacobstown Community Club.

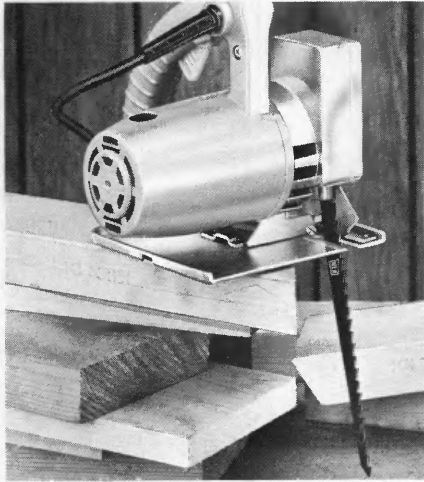


Serving new three-year terms on the board of directors are (from left) Donald E. Krug, Harry Hall and Theodore Storm.

The cooperative's board of directors and officials (following a reorganizational meeting) are (from left, bottom row) Treasurer Morris W. Birkbeck of Galena r.r. 1. President Harry Hall of Mt. Carroll, Vice President Theodore Storm of Mt. Carroll r.r. 1 and William Janssen of Chadwick r.r. 2. In the upper row (from left) are Manager Charles C. Youtzy, Ward Dangel of Savanna r.r. 1, Victor Ricke of East Dubuque r.r. 1, Gotthilf Haas of Elizabeth r.r. 3, Secretary Roy S. Virtue of Hanover r.r. 1, Donald E. Krug of Elizabeth r.r. 1 and Attorney William B. Petty.

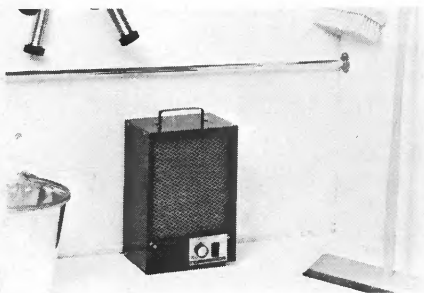


What's New?



• Double Insulation

A double insulated structure eliminates the need of a ground wire in this two-speed reciprocating saw, according to Wen Products, Inc., 5810 Northwest Highway, Chicago 60631. The tool has an additional and protective insulation from the normal functional insulation so that current-carrying components are insulated from any metal parts that are accessible to the user. Complete with 7 blades, a rip guide, circle cutter and 45-degree tilting base plate, the saw has a suggested list price of \$49.95.



• Utility Heater

Arvin's milkhouse heater features heavy-duty heating design, yet operates on standard 110-volt AC. Delivering 4,505 or 5,613 BTU's, the unit has a "safe-guard" tip-over switch that instantly shuts off the current if it is overturned. Both exhaust and air intake are located on the front so that the unit can be safely placed flush with a wall. A heavy-duty handle permits overhead mounting. Measuring 10 inches wide, 16 inches high and 7 inches deep, the unit has a suggested retail price of \$21.95.



• 'Can-O-Matic'

The "Can-O-Matic" from Rival Mfg. Co. teams up an electric can opener with an automatic juicer. It also offers "click 'n clean" action. Just touch a button and the entire assembly (cutter, magnet and level) comes off for cleaning in the sink or dishwasher. The complete juicing assembly also lifts off for rinsing. All juicing parts are dishwasher safe. Available in avocado, harvest or white, the combination appliance has a suggested retail price of \$27.95.



• Radio-Intercom

A utility remote station designed for areas requiring only intercom functions such as a garage, workshop or utility room is part of the radio-intercom system from Emerson Electric Co., 8100 Florissant, St. Louis 63136. Quality AM/FM radio or phonograph/tape music reception is assured by all solid-state components that include a drift-free FM "Accutune" circuit. It provides "hands-free" answering, voice-actuated radio silencing, whole-house monitoring and front-door answering from any room in the house.

What's Ahead For Nuclear Power Units?

What's the future of nuclear power plants? There has been a two-year decline in plant orders, but the Atomic Energy Commission remains confident about the long-range growth prospects for nuclear-generated energy.

The AEC in its annual report, "The Nuclear Industry," concedes that there has been a "rapid fall-off" in announcements of new nuclear plants. At the same time orders for coal and gas-fired plants are booming.

Two factors appear mainly responsible for utility company reassessment of nuclear plants.

One, in AEC's words, is "inability to obtain experienced labor and craftsmen during the construction phase."

Thus, of 13 nuclear plants expected to be in operation in either 1969 or 1970, only two are current with their construction schedules. The others are from two to 13 months behind schedule.

Another factor is increasing costs. These have also hit conventional plants. But for nuclear units, costs since the beginning of 1969 climbed 25 to 30 per cent.

The AEC also acknowledges that in 1969 "the public became increasingly concerned with environmental effects from both fossil and nuclear plants."

To counteract public opposition, the AEC has been much more active in 1969 in stressing that no accidents of any kind affecting anyone outside the plant have occurred at civilian nuclear installations and that radiation from such plants is well within "acceptable radiation exposures."

During the first nine months of 1969 orders for nuclear plants totaled only 4-million kilowatts. This compared with 14-million in the same period of 1968, the AEC said. Meanwhile, orders for conventional plants jumped to 26-million kw in 1969.