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\$5,000.00

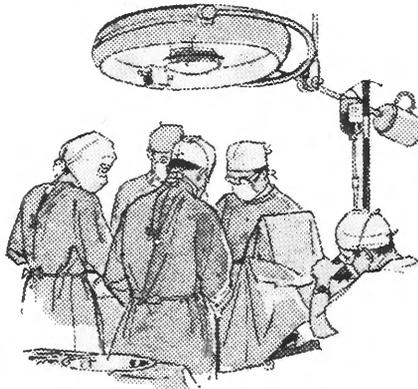
FOR DOCTOR CALLS AND
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Doctor Calls and Home Care—Pays up to \$5,000.00 on a scheduled basis for out-of-hospital doctor bills, drugs, medicines, X-rays and lab tests, private duty nursing care, plus much, much more. Even includes benefits for charges made by a hospital for a planned program of continued home care following hospital confinement. Covers the whole family.

PLUS UP TO
\$15,000.00

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MEDICAL BILLS



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PLUS UP TO
\$800.00

A MONTH
FOR REGULAR
LIVING EXPENSES



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United of Omaha

JANUARY, 1973

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Also rush FREE information about fine, modern low-cost life insurance programs available to my family from United of Omaha.

I am over 63. Please furnish me FREE facts about new "Extra Security" hospital income plans available in my state.

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Jo-Carroll Hi-Lines

815 858-3311 Jo-Carroll Electric Cooperative, Inc. Elizabeth, Ill.

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"Serving a Fast Growing Recreation Area"



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Jo-Carroll Electric Keeps Pace with Growth

What lies ahead for Jo-Carroll Electric Cooperative, Inc., that tough, tenacious, member-owned organization that since May 3, 1940 has been providing electric power in some of the most rugged—and beautiful—territory in all of Illinois?

Two things are certain: There'll be plenty of progress and, yes, problems.

But problems are nothing new for Jo-Carroll.

Their nature changes, but basically the problems are old friends. Or perhaps one should say friendly enemies. . . although it's pretty hard to feel friendly toward an ice-covered broken power line in a blinding sleet and snow storm at 2 o'clock in the morning. But, fortunately, that happens only rarely.

The cooperative's 33rd annual members' meeting recently in Elizabeth was a time for stock-taking and peering into the future. More than 500 persons, mostly from Jo-Davies and Carroll counties, attended.

Board President Harry Hall in his annual report said the organization is growing rapidly. In 1940 it served just 60 member-owners. Back in, say, 1963, it served fewer than 2,000. Within five more years it should pass the 3,500 mark. Who knows where it will stop?

Much of the growth springs from the arrival of new residents from Chicago and other metropolitan areas.

Charles C. Youtzy, manager of the cooperative, reported that the Branigar Organization, Inc., nationally known land developers, expects to complete sale of more than 3,000 lots at its Apple Canyon Lake development early this year. Several hundred homes already have been built there. All are served by Jo-



You're never too young to start attending Jo-Carroll Electric annual meetings, Gotthilf Haas tells his husky grandson.

Carroll Electric.

Also, the Braniger Organization has some 14,000 acres of home sites under contract and these will be sold in the form of "mini-ranches." Sizes may range up to 50 acres.

Other area home developments and industrial projects are under way or in formative stages.

But, Youtzy has said, the arrival of new residents, either full or part time, are not the only source of cooperative growth.

Jo-Carroll always has been interested in helping its area grow and prosper, Youtzy pointed out. And as this has happened, more jobs have been made available to area residents, more businesses have flourished and fewer residents have been forced to seek employment in distant centers.

Still, progress hasn't been easy. Dependable, low-cost electric serv-

ice, cooperative people realize, is a must for any substantial progress. And the cooperative, like all distributors of energy, is battling rising costs for everything it must buy, including its most important purchase, wholesale electric power.

Still, Youtzy said, Jo-Carroll, through careful planning and operation under the supervision of its board of directors, and aided by loyal employees and members, has been able to maintain its electric rates at the lowest possible level. This policy, he added, will continue.

Morris W. Birkbeck, treasurer, in his annual report pointed out that one essential for any business is to maintain a sound financial condition. A financially crippled concern soon finds itself unable to serve with satisfaction those indi-



Hundreds attending the annual meeting recently paused for lunch provided by the cooperative. At their business session, members heard detailed reports from their officers.

viduals and concerns depending upon it.

And Jo-Carroll Electric today, despite major expenses, remains in solid financial circumstances. It is a growing, independent, member-owned enterprise, dedicated to the development and well-being of all its area residents.

Birkbeck reported that the cooperative now has assets of more than \$2,700,000. The depreciated value of its plant alone is nearly \$1,500,000.

Thomas H. Moore, general manager of the Association of Illinois Electric Cooperatives, Springfield, spoke briefly at the annual meeting. He praised Jo-Carroll for its record of achievement, for its wise planning, for its successful operation and for its concern for the progress of its area.

He predicted continued growth. He said the state association, of which Jo-Carroll is a valued member, stands ready to help in every possible way.

At their business session cooperative members re-elected four directors: Hall, Donald Crawford of Hanover r.r. 1; Donald E. Krug of Elizabeth r.r. 1 and Vernon Law of Savanna r.r. 2.

At their reorganizational meeting directors re-elected Hall, Krug and Birkbeck as president, vice president and treasurer, respectively.

They named Law as secretary succeeding William Janssen of Chadwick r.r. 1.

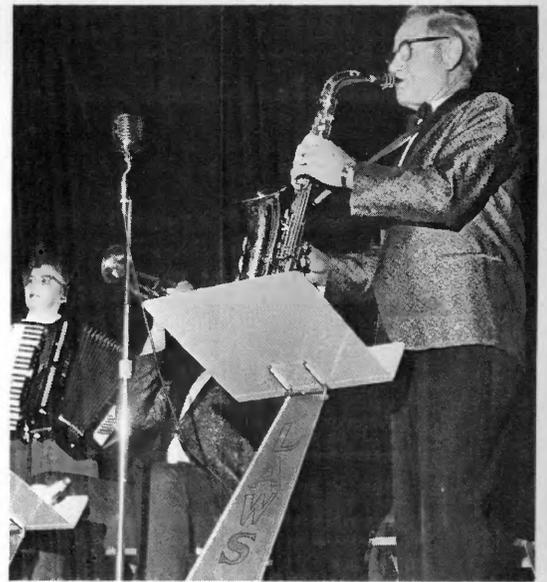
During the all-day meeting a box lunch, furnished by the cooperative, was prepared and served by the Jacobstown Community Club.

Special entertainment was provided by the Glen Law's Orchestra and by "Jimmy Gross and Peggy." The latter are Chicago entertainers who have appeared frequently on television.

As part of its continuing effort to provide abundant electricity to its member-owners, Jo-Carroll—and every energy supplier—must plan ahead. None can wait until the demand presents itself. Increased demands must be anticipated. Money must be invested in facilities that will be ready.

Thus in 1972 Jo-Carroll arranged for loans totaling \$412,000 to help construct 33.1 miles of distribution line to serve 350 consumers, plus other lines and to provide various other system improvements.

A total of \$330,000 of these funds will come from REA. The rest, \$82,000, will come from the Cooperative Finance Corporation. This is an independent, self-help credit institution created by its member rural electric systems to provide supplemental financing for the electrification program. Both the REA and the CFC loans will be repaid over the years, with interest.



Glen Law's fine orchestra for many years has provided sparkling music for Jo-Carroll Electric annual meetings. "They get better all the time," one visitor observed.

Directors of Jo-Carroll Electric Cooperative, Inc., are, from left, seated; Harry Hall, president; Donald E. Krug, vice president; Vernon Law, secretary, and Morris W. Birkbeck, treasurer. Standing: William B. Petty, attorney, Ward Dangel, Donald Crawford, Gotthilf Haas, Victor Ricke, William Janssen and Charles C. Youtzy, manager.



What's New?



• Chalet Chef

West Bend has developed a beautiful, electric chafing skillet called the Chalet Chef. The new appliance features porcelain-on-aluminum construction in a warm, butterscotch

color. The no-stick interior is ideal for cleaning. The two-quart blazer pan converts the unit into a chafing dish, a lovely setting for any table. The item comes complete with an automatic, removable heat control.

• Clean Steam Iron

The first iron that can be cleaned on the inside has been developed by Westinghouse. It comes with a brush that will remove burned lint and water scale particles from the steam channels. You can clean it from the inside by merely removing two plugs on the back of the iron and inserting the brush. The Clean Steam iron also has the exclusive Fabriscope gauge that shows when the iron reaches the proper temperature, a Fabri-Guide index for quick reference to the proper setting for modern fabrics and a safety heel rest. The suggested retail price is less than \$27.



Westinghouse 4-H Awards

(continued from page 10)

his parents are members.

"Dean Searls, (manager of the cooperative) has been a great incentive to me," Robert said. "Not only has his cooperative people helped us in our electrical workshops, but Mr. Searls also helped me get into the National Society of Professional Engineers."

Searls was on hand to see Robert receive his scholarship. He seemed very pleased and proud that one of the 4-H'ers from his service area had won one of the national awards.

And you thought that the cooperatives didn't get anything for their involvement with 4-H.

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