

# SAVE HUNDREDS OF \$\$\$

## Finally a *NEW* and *IMPROVED* SEPTIC TANK CLEANER IS HERE PREVENT & STOP ALL TANK & DRAIN LINE PROBLEMS

### ACT NOW! AVOID:

- Costly expenses
- Re-doing drain fields
- Clogged drains
- Pump outs
- Wet spots
- Offensive odors

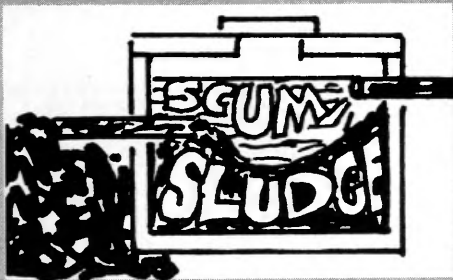
*The miracle answer has been discovered*

## SEPTI-CLENE THE Problem Solver!

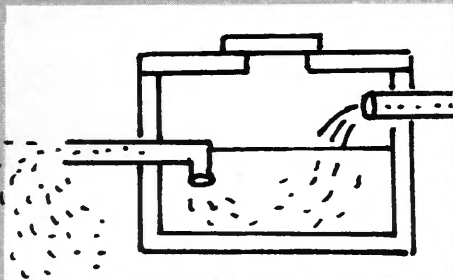
SEPTI-CLENE saves money and inconvenience by doing away with pumping out septic tanks periodically. A small amount of SEPTI-CLENE converts all wastes into liquid. It will help clean the lines leading to the septic tank. It goes to work immediately, digests the solids, cleans the walls and then travels to the drain fields. It opens the earth and lets the earth percolate.

**Keep Your Septic Tank and Cesspool  
In Great Shape Use SEPTI-CLENE  
For more information CALL  
1-800-544-4074**

Septic Tank  
Before



Septic Tank  
After



Drain lines  
Before

After



A drain pipe loses 1/2 of its diameter in 5 years due to organic build-up.



SEPTI-CLENE will restore the pipe to original after a few months of treatment.

**100% Guaranteed**

OR Mail in Coupon to:

Krane Products Inc., P.O. Box 521  
Larchmont, NY 10538

I am interested in more information on **SEPTI-CLENE**

Name \_\_\_\_\_

Address \_\_\_\_\_

Town \_\_\_\_\_ State \_\_\_\_\_

Zip \_\_\_\_\_ Telephone \_\_\_\_\_

How many septic tanks? \_\_\_\_\_



618-939-7171

MONROE COUNTY ELECTRIC CO-OPERATIVE, INC.

WATERLOO, ILLINOIS

# Monroe Electric News

## Across the manager's desk



Joseph J. Fellin

As this is being written, we are experiencing the first cold snap of winter. The temperature is supposed to drop to near zero with the highs in the teens. This reminds us that we are in our winter peak demand period, (December, January and February). We ask that you practice "peak awareness" during these winter months. During the coldest days of each of these months, your Cooperative will be approaching its system peak demand. By practicing "peak awareness" and not using all of your major electric appliances at the same time, you can help us keep our system peak at a lower level. By doing this it helps control our power costs and enables us to curtail retail rate increases. 1990 will be the fourth consecutive year that we have not had to raise our retail electric rates.

Some of the ways you can help is by not using your

electric range, water heater, clothes dryer, space heating or other major appliances at the same time, during the most likely peak hours, between 6 and 10 a.m. and 5 and 9 p.m.

Of course we will be activating our load management programs during the peak periods. We are currently controlling approximately 500 electric water heaters and 230 Dual Heating systems automatically by radio control when the Cooperative is approaching its peak system demand. We express our appreciation to those members who have had these load management devices installed in their homes. They are not only saving money on their electric bill, but are helping each and everyone of you by helping to keep wholesale electric costs down. Why don't you give consideration to having an electric water heater control switch installed and receive a \$6 per month credit on your electric bill? If you presently have electric heat, you can save up to 50 percent on your heating costs by installing a Dual Heat system. Call us for information about alternative heat systems and how you may qualify for our Dual Heat Rate.

### RURAL TV SATELLITE SERVICE AVAILABLE

Members of Monroe County Electric Co-Operative now have the opportunity to sign up for Rural TV

## Nominating Committee to meet February 15 Annual meeting scheduled March 26

The Monroe County Electric Co-Operative Nominating Committee will meet at the Cooperative's office building February 15, at 7 p.m. for the purpose of naming three persons to be placed in nomination for the board of directors to be elected at the Cooperative's March 26th Annual Meeting.

Those directors whose terms expire and are eligible for renomination are:

Donald L. Gleiber, District 4  
2 Richard St., Waterloo, IL 62298

Terry J. Grommet, District 5  
RR 5 Box 244, Belleville, IL 62220

Robert W. Rippelmeyer, District 6  
RR 2 Box 6, Valmeyer, IL 62295

Monroe County Electric Co-Operative, Inc., bylaws provide that any 25 or more active members may make additional nominations by petition, and if filed at the Cooperative office 21 days prior to the Annual Meeting, shall appear on the Official Notice of such meeting and on the Official Ballot. Additional nominations may be made from the floor at the March 26th Meeting.

Cooperative members appointed to the Nominating Committee are:

District No. 4—Bernard Vogt, Eugene Linker, Fred Meister, and Arnold Matzenbacher, alternate.

District No. 5—Earl Espenscheid, David Lindauer, Gary Skaer, and Kenneth Kapelski, alternate.

District No. 6—Allan Englerth, Ronald Niebruegge, Kenneth Steinmann, and Douglas Sondag, alternate.

through Hamilton County Telephone Cooperative of Dahlgren. Phone 1-800-44RURAL.

Cooperative members living in rural areas do not have cable TV available. Those who have satellite dishes are finding that more and more of the major programmers are scrambling their signals.

Hamilton County Telephone Cooperative can sell you satellite dishes, scrambling equipment and offers

Rural TV Programming at competitive prices. They have financing available to qualified members. If interested give them a call. The 1-800-44RURAL number is toll free.

See the programming rate schedule below.

On behalf of the board of directors and employees of Monroe County Electric Co-Operative, please accept our Best Wishes for a Happy and Prosperous New Year.

## Satellite TV services available to members of Monroe County Electric Co-Operative

Call toll-free 1-800-44RURAL (447-8725)

Satellite dishes and equipment for sale



### Basic services

No. 1-RTV \$9.50	WGN	G1-03
	WPIX	S3-09
	KTVT	S3-05
	TNN	G1-02
	CNN	G1-07
	Headline News	G1-08
	ESPN	G1-09
	CBN—Family Channel	G1-11
	USA-E	G1-21
	USA-W	F3-10
	Weather Channel	G3-13
	Lifetime-E	F3-17
	Lifetime-W	G3-20
	Nickelodeon-E	G3-10
	Nickelodeon-W	G3-22
	Country Music TV	G1-13
	Nostalgia Channel	F4-21
	Learning Channel	F3-02
	Travel Channel	F3-16
	Discovery Channel	G1-22
Superstation TBS	G1-18	
Arts and Entertainment	G1-12	

No. 2-RTV II—RTV Minus ESPN \$9.00

No. 3-RTV + — RTV Plus KDVR, KWGN and KRMA  
Denver \$14.50

No. 4-RTV + II—RTV + Minus ESPN \$14.00

### Premium services

PT24	WABC-New York	F2-04		
\$4.00	WBBM-Chicago	F2-02		
	WXIA-Atlanta	F2-12		
	Stardust Theatre	G2-02		
	Superstation TBS	G1-18		
\$5.50	WWOR-New York	G1-15		
	KTLA-Los Angeles	S3-15		
	WSBK-Boston	S3-03		
	HBO-East	G1-23		
	HBO-West	G1-01		
	Cinemax East	G1-19		
	Cinemax West	F3-23		
	Disney East	G1-04		
	Disney West	G1-24		
	Netline			
	KDVR-Denver	F1-20		
	KWGN-Denver	F1-14		
	KRMA-Denver	F1-12		
	KUSA-Denver	F1-02		
	KCNC-Denver	F1-04		
	KMGH-Denver	F1-06		
	Starion Entertainment Network	S3-19		
	SSN	F1-07	F1-10	F1-11
	\$7.95	F1-24	S3-21	F4-22

Any 2 Combination of Disney, HBO or Cinemax for \$14.95—or get all three for \$20.95.





# Smoke detectors save lives —but only if they work

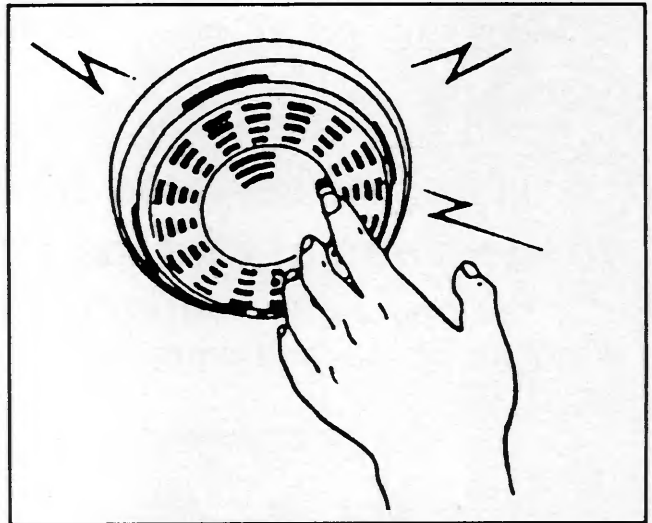
A large percentage of American homes are equipped with smoke detectors, but many of them don't work.

To be sure that your smoke detector will warn you of a fire as early as possible, test your home's smoke detectors regularly to make sure they work and replace their batteries at least once a year. Make sure there's a smoke detector on each floor of the house, and place them near the bedrooms, either on the ceiling or four to six inches below the ceiling on the wall.

Properly installed and maintained, the home smoke detector is one of the best and least expensive precautions available against the health-damaging effects of smoke and fire. The risk of dying from a fire in a home with no smoke detector is twice as high as the risk in a home with a working device.

Home fire deaths dropped 17 percent between 1978 and 1983, a trend coinciding with increased use of smoke detectors and flame resistant materials.

Home fires are no small threat. More than 40,000 individuals are injured or killed by home fires each year. Most often the injuries are related to smoke and occur in the night when the victims are asleep. Rural residents are three times more likely to die



from a fire than urban or suburban dwellers.

Smoke detectors can warn of impending fire, but precautions can limit the chances of a fire starting at your house. If you have a woodstove, fireplace or space heaters, find, read and follow all manufacturer's recommended precautions.

For more information on smoke detectors and fire hazards, call the U.S. Consumer Product Safety Commission hotline: 800-638-2772.

—Rural Electric News Service

## **Illinois law requires smoke detectors**

Illinois law requires that every dwelling unit have smoke detector protection. These smoke detectors should be either the ionization or photoelectric type and approved by Underwriters' Laboratories.

Every dwelling must have at least one approved smoke detector in an operating condition within 15 feet of every room used for sleeping purposes. The detector should be installed on the ceiling at least six inches from any wall or on a wall four to six inches from the ceiling. Every single-family dwelling unit must have at least one smoke detector installed on every floor of the structure, including basements but not including unoccupied attics. In multiple-family or mixed-use units the owner is required to supply and install all smoke detectors, including those inside each living unit and at least one smoke detector at the uppermost ceiling of each interior stairwell.

If your home was completed before the end of 1987, you may use either battery-powered units

or AC-powered units. If your home was completed or substantially remodeled after December 31, 1987, you must have AC-powered units only. And if your new or remodeled dwelling requires more than one smoke detector, you must have them wired in an interconnected manner so that the actuation of one detector will create warnings at all detector locations.

Violation of the law is a Class B misdemeanor.

The law specifies minimum numbers of smoke detectors and establishes required locations. There may also be other locations in your home where smoke detectors would be appropriate. Fire safety experts say you should install detectors in several locations, such as near bedrooms, in hallways, living areas, and basements. If you have any questions about smoke alarms, contact your insurance company. Your electric cooperative may also have information about smoke detectors, and many cooperatives in the state have top-quality smoke detectors for sale at reasonable prices.

If single-glazed windows are used, any gains in heat from the sunlight will be offset by excessive heat loss through the glass, particularly at night.

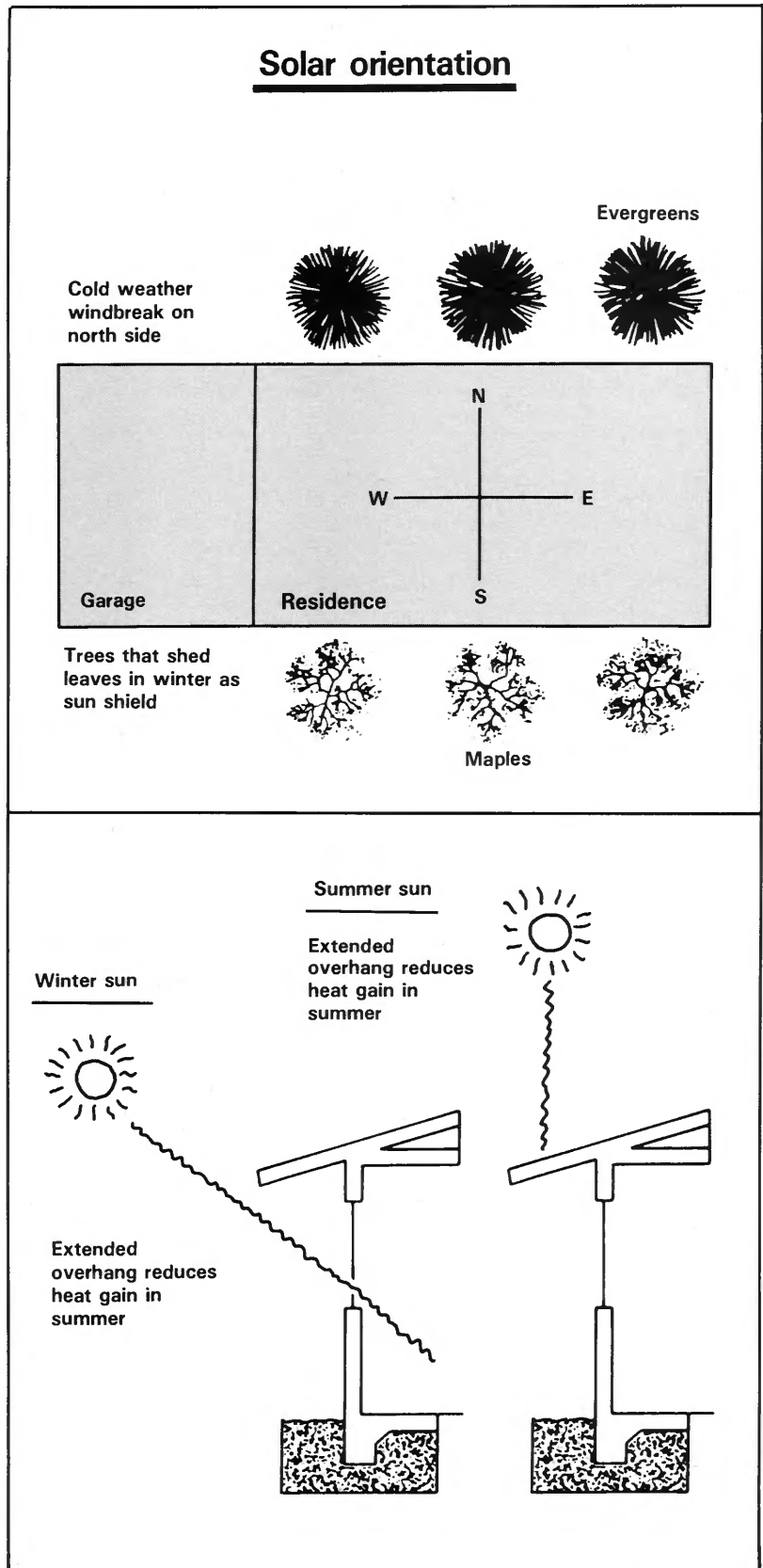
Can sunlight on east or west windows be controlled by orientation? The answer is no. In winter the sun rises late in the southeast and sets early in the southwest and, therefore, very little sunlight enters east and west windows.

In summer the sun rises early in the northeast and sets late in the northwest. Due to the sun's angle in the morning and evening, a large amount of sunlight strikes the east and west walls. And, it is very difficult to shade east and west windows, which results in higher cooling costs. For these reasons, windows on the north (little sunlight available), east and west should be eliminated where possible, or at least be reduced in size to reduce your operating costs.

Other methods include stacking your home (two-story) in lieu of spreading it out (single-story) to reduce exposed surface area. Locate the garage on the northwest or west side of the home to reduce the effect of cold westerly winds in the winter and hot afternoon sunlight in the summer. Keep as much of the basement below ground as possible and design walkouts for southern exposure.

Solar orientation usually adds very little to the cost of a house, and most houses can be oriented without regard to the location of the front or side street in relation to the house.

After a house is constructed, neither its orientation nor its wall thickness can be economically altered. Therefore, superinsulation and solar orientation must be planned before construction begins, in order to achieve maximum energy efficiency.





# Monroe Electric News

618-939-7171

MONROE COUNTY ELECTRIC CO-OPERATIVE, INC.

WATERLOO, ILLINOIS

## Across the manager's desk



Joseph J. Fellin

As you are aware, we recently experienced record-breaking cold weather for this area. It is not our intent to give you monthly weather reports in this column; however, we want to discuss a development resulting from the record-breaking cold weather across our nation.

As the temperature dipped last month, prices of fuel oil and propane gas were jumping—in some cases doubling in a week's time. Propane gas users have been hit the hardest, it seems. In November and early December LP gas prices were stable at 50 to 60 cents per gallon. In early January LP gas prices were as high as \$1.15 per gallon. If those price increases weren't serious enough for propane users, a new LP gas shortage, whether real or contrived, adds to the situation. Wholesale suppliers attribute the huge price increases and shortages in supplies to the increased demand because of the cold weather.

We don't believe the \$1 plus price per gallon will stay. We have talked with LP suppliers, and they think the price will drop to 75 to 80 cents per gallon and stabilize.

The fuel oil and propane gas situation gives us the opportunity to point out that our product, electricity, does not change price in cold weather, and electricity doesn't rely on a delivery truck nor does the tank run dry in cold weather.

It also makes our case for Dual Heat and our load management programs stronger. With the rising LP prices, our Dual Heat Rate is much more attractive, and the savings you can expect are much greater. Call us about the savings you can realize by adding electric heat to your existing propane heat or by adding a supplemental back-up heating system (wood or propane) to your existing electric heat.

### WORK PLAN AND BUDGET

The management and staff of your Cooperative have been busy working on the work plan and bud-

get for 1990.

The activities of the general office went smoothly in 1989, and we don't anticipate any major changes in personnel or activities in 1990. During the past year work order, material, CPR and payroll systems were converted to computer. These systems are now interactive with each other, giving us much quicker and accurate control of our general ledger system.

In the Operation Department, with potential for growth in the area, we will continue to see a growth in service extensions for 1990. Three-phase tie line conversions from the New Athens substation to the Smithton and Waterloo substations will be priority projects in 1990, along with a three-phase conversion around Columbia.

We will be in the second year of a three-year substation transformer testing program. We will continue right-of-way maintenance with tree trimming and a spraying program during the year. In 1990, we will finish repairing poles damaged by woodpeckers.

In addition, we will continue our normal programs of regulator and circuit breaker maintenance, substation spraying and bird control, and single- and three-phase meter testing.

As we close out the old year and prepare for the new, we're ending not only a year, but a decade. Just like the beginning 50 years ago, service to our members is still our most important commodity.

### YOUTH TO WASHINGTON

The Cooperative is again participating in the "Youth to Washington" tour. Area high school sophomores and juniors are eligible to compete in an essay contest for two all-expense-paid trips to Washington. We are presently contacting the eight area high schools to enlist their support. If you have a sophomore or junior student in your family, encourage them to contact their high school or the Cooperative office for information. In most cases, a little prodding on the part of parents will create initiative in the student, and if they win, they will thank you for it.

**Annual Meeting  
March 26th  
Mark your calendar**

# Surges, noise and other stuff

Ever notice all of your digital clocks suddenly flashing "12:00" and it's not lunch time? You probably had a power interruption.

Normal power interruptions we wouldn't have noticed with round or analog clocks (how do you teach a child the concept of clockwise and counter-clockwise with a digital clock) can disrupt our use of computers, video recorders and the other sophisticated electronic devices we now have in our homes.

There are several devices available for protecting your equip-

## More electricity during winter months?

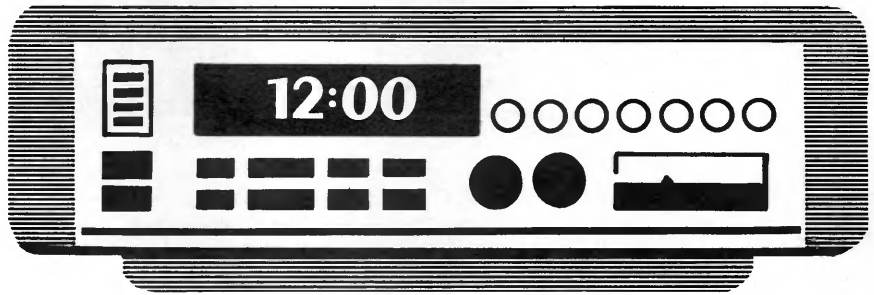
Why do we use more electricity during the winter months?

That is a question the cooperative often receives this time of year. But, you are the only one who really knows why your electric energy usage increases. You are the one using the power. Still, you might not know where it was used.

Electricity is used for so many things each day we often take it for granted—we're not conscious of how usage adds up.

If your home is heated with electricity, obviously the winter months will see an increase in usage. Beyond home heating, any number of seasonal factors could be the cause of increased winter usage. Here is a list of easily overlooked reasons your electric usage may go up in the winter:

1. Holiday cooking and company
2. Greater use of lighting because of shorter daylight hours
3. Space heaters in homes and buildings
4. Livestock tank heaters
5. Car and tractor engine heaters
6. Electric blankets and heating pads
7. Increased use of clothes dryers
8. Decorative lighting during the holidays
9. More time spent inside can mean greater use of all appliances.



ment. Knowing something about the cause of power interruptions can help you choose the right protection.

There are four main kinds of power disturbances that can affect electronic equipment—surges or spikes (also called transients), noise, voltage fluctuation and power outages. Surges and noise account for nearly 90 percent of all power disturbances.

Sensitive electronic recording equipment is often needed to identify spikes or surges because they don't last long enough to be seen. These brief spikes can push voltage levels five to 10 times above normal. They can also cause computer programs to stop running, erase data stored in memory and damage computer hardware and other electronic equipment.

The most common cause of low-level spikes and surges is the switching on and off of household electric motors such as on air conditioners, furnace fans, pumps, etc. To make certain that electronic equipment is undisturbed, it should be connected to a specifically dedicated circuit and that circuit should be protected by a surge suppressor. At \$20 to \$60 these are the least costly of the protective devices.

These suppressors will also control electrical noise. This "noise"

can be created by radio transmissions, fluorescent lights, light dimmers, etc. Noise can cause unexplained "glitches" in computer programs.

A routine power fluctuation of less than 30 milliseconds (1,000 milliseconds = 1 second) can cause computer memory loss and even costly equipment damage. Your eyes wouldn't even notice it. Voltage fluctuations are usually indicated by flickering or dimming lights, or a shrinking television screen. **Again, low or high voltage can result from overloaded household circuits or the starting of electric motors. Continued, uncorrected fluctuations can cause early failure of internal electronic parts. Power outages involve the total interruption of electricity and generally results from damage to the utility lines (lightning, auto wrecks, etc.) or from circuit overloads in the home.**

The crux of the matter is that most electronic equipment failures are caused from disturbances within the home. For the peace of mind of the owner and the protection of the electronic equipment, it is strongly recommended that it be connected to its own in-house electric circuit and that a surge suppressor or similar protective device be installed.

## Working outdoors?

Please, be careful around overhead power lines.

It's the sensible and safe thing to do.



**Experts Report... Once Established... Water Just Once A Week... Be Absolutely Amazed As All Growing Season Long—Week In, Week Out... Compared To Even The Majestic Black Spruce... WONDER SHADE TREE...**

# ZOOMS TO THE SIZE OF A 15 YEAR OLD TREE IN JUST ONE SINGLE YEAR!

**YES, ROOF-HIGH IN JUST ONE YEAR!**  
and keeps on skyrocketing 30-40-50 EVEN UP TO 60 FEET HIGH OR MORE in less time than most trees nudge themselves a few feet off the ground.

**IT'S ALMOST LIKE GROWING INSTANT SHADE**

**Actually Soars Into A Magnificent Tree IN JUST ONE YEAR!**

Yes! Based on amazing growth rates reported by plant scientists—it grows SO FAST... arches out SO WIDE... you can actually take a ruler and measure the incredible difference in height every 2 to 3 days! OR, to really leave your neighbors gasping in awe and wonder, give them a yardstick and let them measure the difference IN FEET every 2 to 3 weeks!

Yes, goes on to thrust itself so high, so fast that it actually towers over even a Japanese Red Maple, Cherry Tree or even the most graceful silky willow in such a ridiculously short time you will simply refuse to believe your eyes! Think of it!

**GROWS MORE IN JUST ONE MONTH THAN MOST TREES GROW IN AN ENTIRE YEAR!**

Because according to plant experts, Govt. scientists and Botanical Gardens who researched this wonder-hybrid... once established, you merely water it once-a-week, and be absolutely floored as, during its SUPER-SOARING growing season, it GROWS AS MUCH AS A FULL 1/2-FOOT WEEKLY AFTER EVERY TIME YOU WATER IT!

That's right! Grows higher than even a full grown Flowering Dogwood IN JUST ONE SINGLE SEASON! Grows higher than even a full-grown Star Magnolia IN JUST ONE SINGLE YEAR!

**PLANT NOW—REACH OUT AND TOUCH ITS LUSH, THICK BRANCHES FROM YOUR SECOND STORY BEDROOM WINDOW BY THE NEXT SUMMER!**

No doubt about it. There's just not another "instant" Shade Tree like it on this planet! Because thanks to this miracle of plant science, instead of spending a small fortune on a tree and then waiting half a lifetime for it to grow... get set for the garden-wonder of your life as this super-soaring hybrid rockets forth from a prize nursery-grown plant to a tower of roof-high beauty in less time than you ever dreamed possible.

**GROWS IN VIRTUALLY ANY SOIL—REQUIRES NO SPECIAL CARE—SOARS INTO A MASTERPIECE OF BEAUTY IN JUST A MATTER OF MONTHS!**

Best of all, unlike most trees that demand constant care, constant pampering... about the only thing you do after you plant this super-growing wonder-hybrid is water it and enjoy it! That's why leading botanical gardens... landscape artists... garden editors... can't stop raving about its indescribable beauty... its trouble-free care... its surging, towering growth.

Small wonder that leading experts hail it in the most glowing terms... recommended it again and again for homeowners who want a stunning display of beauty... both a wind and privacy screen and deep, cool shade... and with practically no more work than a thorough watering each week!

**VITAL STATISTICS FROM LEADING EXPERTS**

**MATURE GROWTH SIZE:** as much as 40 to 65 feet

**MATURE SPREAD:** as much as 30 to 35 feet

**ZONE OF HARDINESS:** Hardy from the deepest South to as far North as Vermont, Minn., Quebec, British Columbia. Winter Hardy in areas where temp. drops as low as 30 degrees below zero.

**LIGHT NEEDS:** Grows beautifully in Sunny location.

**DECORATIVE MERITS:** Highly recommended by landscape architects as beautiful decorative specimens for homes, parks, highways, etc., where exceptional fast growth and beauty are required. Perfect for fast screening and privacy.

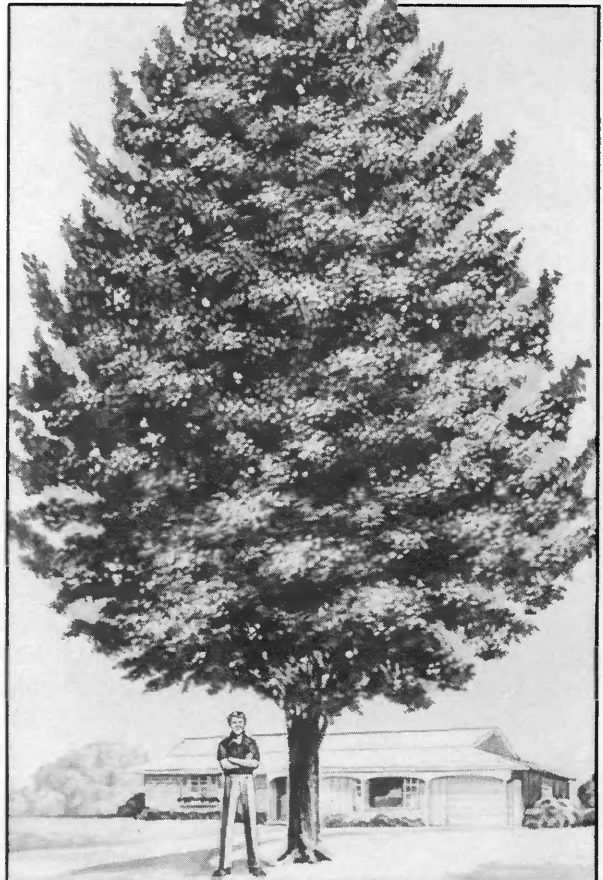
**RAPID RATE OF GROWTH:** Experts report growth rates on specimen trees that measure up to 8 FEET THE VERY FIRST YEAR ALONE. That's more than most shade trees grow in 3... 4... 5... even 7 years. Yes, once established will grow ranch-house-roof high IN JUST ONE SINGLE YEAR, that's right—The very next year after planting! Experts also report it soars an amazing 5 to 8 feet each year for YEARS thereafter. Naturally results are based on optimum growing conditions. Takes but 10 minutes to plant and normal care rewards you with a lifetime of beauty starting this very year.

**CARE:** Nothing special—just normal garden care. Water fully once weekly. Naturally resistant to most diseases, pests or insects.

**WE HAVE AT THIS MOMENT ONLY A LIMITED SUPPLY AVAILABLE FOR RELEASE TO THE PUBLIC... FULL SUPPLY WON'T BE READY UNTIL LATE 1990 SO ACT NOW!**

Now the price of this super growing shade tree is not \$20 or \$30 as you might expect, but a mere \$3.95!

That's right, only \$3.95 for this magnificent Beauty that rewards you with such a glorious display of growth IN JUST ONE SINGLE YEAR. However, our supply is limited! Full supplies from the growing fields will not be ready until late 1990 or early 1991. Therefore, all orders must be shipped on a first-come, first-shipped basis. To make sure you don't miss out... ACT NOW!

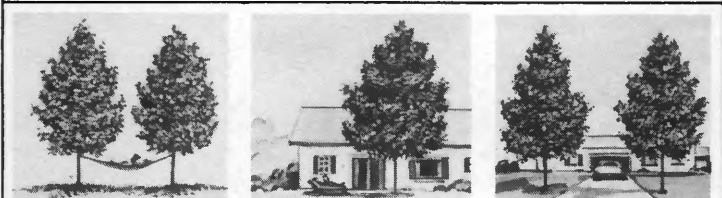


Grows More in One Month Than Most Other Shade Trees Grow in An Entire Year—More in One Season Than Ordinary Shade Trees Grow in 2 Years, 3 Years or Even 5 Years! (Illustration shows magnificent size, spread and beauty of mature Populus hybrid-fam. Salicaceae.)

**SATISFACTION GUARANTEED OR MONEY BACK!**

Remember: Satisfaction is fully guaranteed. You must be thrilled in every way with this spectacular fa-s-t growing shade tree or RETURN AT ANYTIME within 90 days for a full refund of purchase price... ANYTIME within 1 year for free replacement. Could anything be fairer? Now is the time to order and replant—so send no-risk coupon today!

**JUST MINUTES TO PLANT—REWARDS YOU WITH A LIFETIME OF BEAUTY!**



Here's a luxurious sight you don't have to wait half a lifetime growing—a matched pair of these towering show-pieces.

Picture your patio bathed in the cool beauty of this show-stopping miracle tree from early spring to the first snows of winter.

Just a few minutes planting time—a few seasons' growing time, rewards you with twin towers of beauty.

© 1990 Gardeners' Choice™ General Offices: P.O. Box 237, Hartford, MI 49057

**MAIL NO-RISK COUPON TODAY**

**Gardeners' Choice® P.O. Box 237, Dept. SA50-EL County Rd. 687, Hartford, MI 49057**

Yes, please send me for proper planting time in my area the SUPER GROWING HYBRID(S) indicated below:

- (#001) 1 for only \$3.95 plus 75¢ postage and handling.
- (#002) 2 for only \$6.95 (SAVE OVER \$1.00) plus \$1.00 postage and handling.
- (#004) 4 for only \$10.00 (SAVE OVER \$7.00) plus \$1.50 postage and handling.
- (#010) 10 for only \$20.00 (SAVE OVER \$20.00) plus \$3.00 postage and handling.
- (#020) 20 for only \$30.00 (SAVE OVER \$55.00) plus \$5.00 postage and handling.

If after receiving my order I am not fully delighted, I may return anytime within 90 days and you will refund my purchase price in full (less postage and handling, of course).

Total amount enclosed \$ \_\_\_\_\_ CA, NY, MI, residents please add sales tax. No. C.O.D.'s please.

Name \_\_\_\_\_

Address \_\_\_\_\_

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







618-939-7171

MONROE COUNTY ELECTRIC CO-OPERATIVE, INC.

WATERLOO, ILLINOIS

# Monroe Electric News

## Across the manager's desk



Joseph J. Fellin

We have previously discussed the plight of the quality and quantity of rural water supply in Illinois and Monroe County. The quality of water in rural areas of our service area are no worse than other counties in rural America. However, a recent survey of wells in Monroe County show some shocking results.

In a report compiled by the Monroe Randolph Bi-County Health Department of 304 wells sampled in 1989, 155, or 50.9 percent, turned out to be unsafe. These results show a need for a county wide water supply.

The Fountain Water District was formed to provide an adequate and safe water supply for area residents, homes and farms. The water district is having problems getting started because of the cost involved with starting a water district. They are in dire need of federal funding to launch their project. The Fountain Water District is currently trying to get a \$1.4 million grant to start the project.

If you feel strongly about getting the local water district started, we ask that you sign a petition that is being circulated (the petition can be signed at the Cooperative office) in support of the district. Or better yet, write your area Senators and Congressman asking their support of a federal grant for the Fountain Water District.

The first phase of the water district will provide safe, clean water to approximately 300 subscribers. Even though you are not one of the 300, it is of your interest to support the start up of the water district. It is only the first step in getting adequate and safe water to the county.

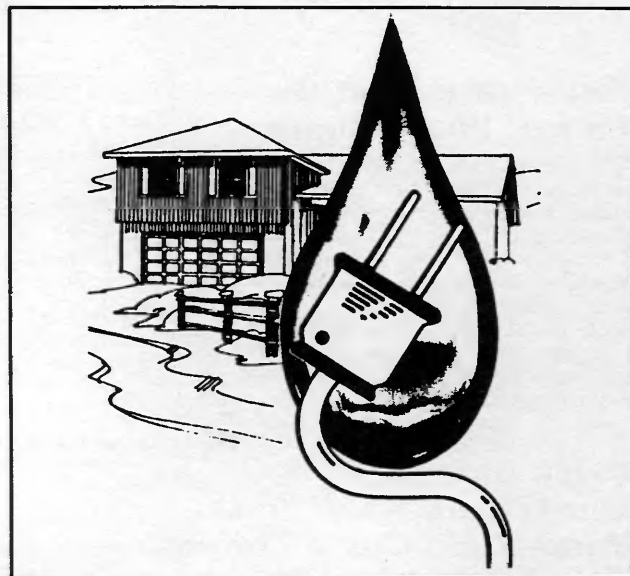
Your Cooperative, the Monroe County Commissioners, the Farm Bureau and the Waterloo Chamber of Commerce are among organizations that have written resolutions in support of the Fountain Water District. These organizations recognize the need for and the economic benefits that can be derived from

having an adequate and safe water supply in the county. Write your elected officials today:

Senator Alan J. Dixon  
331 Hart Senate Office Building  
Washington, D.C. 20510

Senator Paul Simon  
462 Dirksen Senate Office Building  
Washington, D.C. 20510

Congressman Glenn Poshard  
1229 Longworth House Office Building  
Washington, D.C. 20515



## Dual heat cost comparison

With LP gas prices fluctuating as they did this past winter, our "Dual Heat Rate" is looking better all the time. Although LP prices have dropped from the \$1 plus a gallon in December and January to approximately 60 cents a gallon, our Dual Heat Rate using a heat pump or geothermal heat pump is a more economical heat choice than LP.

The charts on the opposite page gives cost comparisons using various LP furnace AFUE (efficiency) ratings at LP prices of 60 cents, 80 cents and \$1 per gallon, vs. electric heat costs of an electric furnace, heat pump and a geo-thermal heat pump under our Dual Heat Rate, for heating 1,000 square feet of space.

We think with a little study the charts is relatively simple to read.

# Heating cost based on fuel cost and furnace efficiency

The cost of heating a home is a function of the price of competing fuels and the efficiency of the heating equipment. The more efficient a heating system, the less total energy it takes to heat a given space. For most consumers planning a new heating system today, the electric solution is not only the clean and safe solution; it is the lowest cost solution.

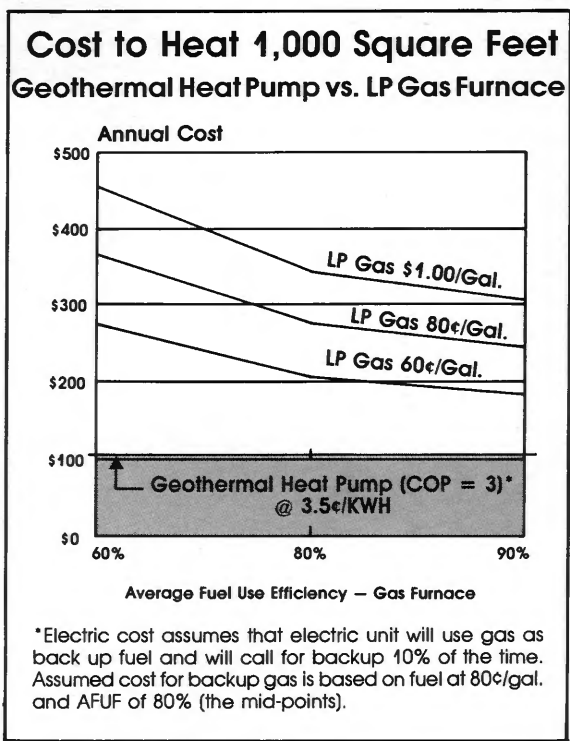
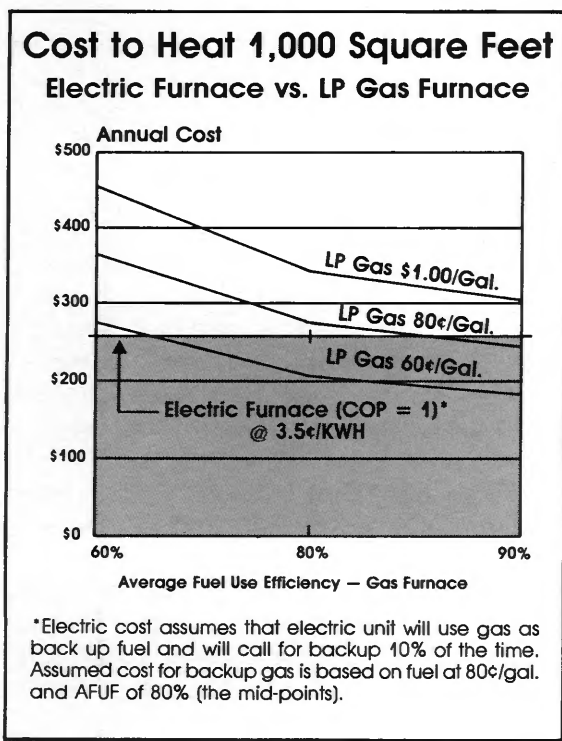
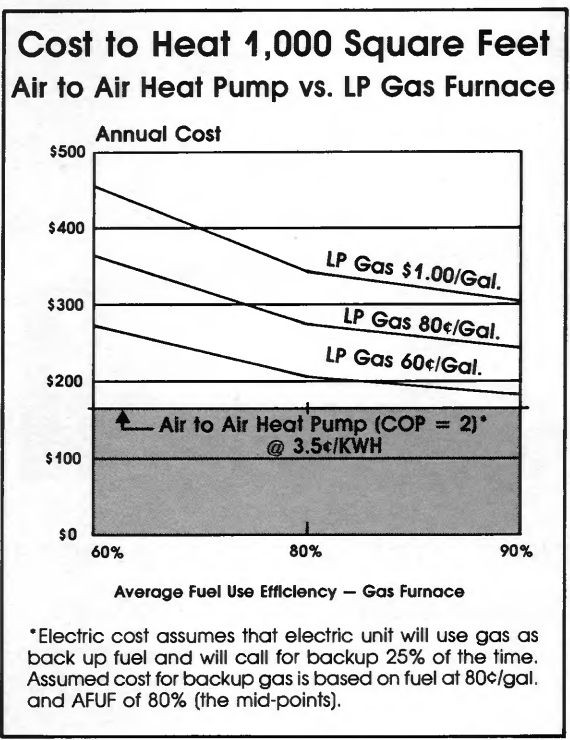
The efficiency of a gas furnace is based on its "average fuel use efficiency," or AFUE, and is stated as a percentage, usually in a range of from 60 percent to 90 percent. The efficiency of electric heating systems is stated as a "coefficient of performance," or COP; with a conventional electric furnace the starting point with a COP rating of 1, an air to air heat pump with a COP of 2, and a ground source heat pump rated at a COP of 3.

In order to project the cost to heat a given size home, it is necessary to know the size of the space, how much heat it loses due to its type of construction, and the location of the home. These factors will tell you how many million BTUs (British thermal units) of heat input are needed. Knowing the number of BTUs needed, the efficiency of the heating system and the cost of fuel, you can accurately calculate the cost of heat for competing heating systems and fuels.

In the following charts, we have assumed that it would take 25 million BTUs of heat to comfort condition 1,000 square feet of space in this climate. Each chart shows the cost for liquid propane gas to provide 25 million BTUs of heat in furnaces of 60 percent, 80 percent and 90 percent efficiency with LP gas prices at 60 cents, 80 cents and \$1 per gallon. The only dif-

ference between each chart is the horizontal line which shows the cost for three different electric heat systems which range from the convention electric furnace (COP = 1) to the high efficiency ground source heat pump (COP = 3).

For a gas price/AFUE combination below the shaded area, the economic choice is gas. where the gas price/AFUE combination falls above the shaded area, the logical choice is the clean, safe electric solution.





# Will this sign greet visitors to your town?



## Home town awards program honors community effort

Has your home town become a better place to live, work, play or conduct business? If so, the Governor's Home Town Awards Program wants to hear about your town's improvement efforts.

The Illinois Department of Commerce and Community Affairs, the Governor's Office of Voluntary Action, the Illinois Department on Aging and corporate sponsors are calling for entries in the ninth annual Governor's Home Town Awards Program. For the first time since its inception, the program has two corporate sponsors, Illinois Bell and State Farm Insurance Companies.

The awards program objective is simple: recognize voluntary citizen participation in community improvement and economic development efforts. The program can help a community by giving statewide recognition to those volunteer efforts that have made their home town a better place. Any city or village, or other local government, community organization, community action agency, or group of citizens within Illinois is eligible to enter the competition.

The Department of Commerce and Community Affairs (DCCA) has application guidebooks available for use in submitting projects (one application guidebook must be used for each entry). Com-

pleted applications must be received by the Department no later than April 16. Projects should reflect broad volunteer support and participation. If a project was started prior to 1989, it may still be entered, although the judges will be examining only the portion accomplished in the immediate past calendar year.

Here are a few examples of the many possible projects: commercial/industrial retention or attraction, job creation, development of a small business incubator, downtown improvements, parks and playgrounds, farmers' markets, sidewalk replacement, art workshops, adult literacy programs, nature center, bloodbanks and bloodmobiles, meals on wheels and many more.

The judging of the projects, done by a panel of impartial volunteer judges, will be based on four criteria: addressing an important community need, heavy commitment of volunteer resources, generating tangible results, and widespread community support.

Preliminary judging is done during May with those communities surviving the "cut" scheduled for site visits later in the month.

A project involving a number of communities is eligible for participation. Only one project application need be submitted for a joint project. There is no limit on the number of projects that a community may submit.



dent and general manager of Soyland Power Cooperative, Decatur.

Walsh served as co-vice chairman of the Rural Task Force and Furrow was a member. Walsh is a member of Wayne-White Counties Electric Cooperative, and Furrow is a member of Corn Belt Electric Cooperative.

The board named Donald R. Norton, 53, of Springfield, to a three-year term as the Bond Bank's executive director. At the request of the chairman and the board, Norton will remain as executive director of the Rural Affairs Council.

Provisions of the legislation authorizing the bank allow the Bond Bank to serve all towns smaller than 25,000; all counties except those over one million or counties contiguous to those counties over one million; school districts, community college districts or other units of local government.

The Bond Bank is allowed to buy the bond issues of small towns and other units of local government in rural areas.

The Bond Bank will "pool" the bond issues it has purchased into one or more larger packages, which the Bond Bank will then sell on the national bond market at more favorable interest rates for the small towns. The proceeds from the sale of the "pooled" issue go back into the Bond Bank for use with the next batch of borrowing requests from small towns.

The legislation requires a one-time appropriation from the General Assembly of \$5 million to establish and maintain a reserve fund.

The board established a "working committee," consisting of commissioners Lawfer and Williams, to begin working with the executive director and the general counsel to screen applicant firms for the positions of financial advisor, bond counsel

and underwriter. The general counsel for the Bond Bank is the firm of Shea, Rogal and Associates of Springfield.

"The Bond Bank, through pooling and other provisions, will enable small towns and other rural governments to borrow money they need at lower interest rates—and more quickly and easily—than they could ever hope to do if they went into the bond market themselves," Ryan explained, "simply because the bond market pays attention to the large and more sophisticated bond issuers and does not pay attention to the small towns which still need to borrow money.

"The Bond Bank puts smaller government borrowers on a 'more level playing field' with large government," Ryan concluded.

By statute, the Illinois State Treasurer is vice chairman of the Rural Bond Bank Board of Commissioners.

The board also voted to approve operating rules and directed that they be filed with the Joint Committee on Administrative Rules (JCAR) with the request that they be considered on an emergency basis.

Preliminary work to establish the Bond Bank was accomplished with a \$125,000 appropriation for Fiscal 1990.

A one-time appropriations request of \$393,626 will be presented to the General Assembly for Fiscal 1991. The structure of the Bond Bank will allow it to become self-sustaining in the future and require no additional State funds.

The House and Senate sponsors of the Illinois Rural Bond Bank legislation were Reps. Richard Mautino of Spring Valley, Ted Leverenz of Maywood and Tom McCracken of Westmont; and Sens. Richard Luft of Pekin, Jack Schaffer of Crystal Lake and Penny Severns of Decatur.

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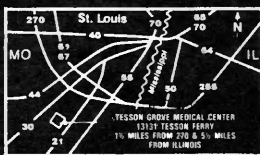
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# Monroe Electric News

618-939-7171

MONROE COUNTY ELECTRIC CO-OPERATIVE, INC.

WATERLOO, ILLINOIS

## Across the manager's desk



Joseph J. Fellin

### Monroe Electric Co-Operative Survey

How are the members of Monroe County Electric Co-Operative changing? What do members think about their cooperative, the employees and the job they do ... about electric rates and service?

Illinois electric cooperatives have witnessed a wide variety of changes among cooperative memberships across the state. The magnitude of the changes among Monroe County Electric Co-Operative members was put in focus recently when the Association of Illinois Electric Cooperatives completed a marketing study for the cooperative. Monroe County member-households are slightly larger in 1989 than in 1986, incomes are rising, farming is less likely to provide the household's main source of income and members are increasingly more positive toward their electric cooperative.

The second Monroe County Electric Co-Operative market study was undertaken to assist the cooperative to assess the needs of consumer-members and plan more efficient marketing and service programs. The first study was completed in the spring of 1986 with a mailed survey questionnaire sent to a random sample of Monroe County Electric Co-Operative members. The second survey was completed in October 1989 using many of the same questions asked in the 1986 study and new questions that represent current issues facing the cooperative.

### 1989 Study Assesses Change

One of the main purposes of the 1989 Marketing Study was to assess the changes that had occurred in attitudes, electrical usage and demographics among Monroe County members from 1986 to 1989. Significant changes had taken place within the cooperative as retail electric rates had stabilized after a decade-long trend of increases. At the same time, consumer-members were buffeted by changing agricultural market conditions and severe drought during 1987 and

1988. The 1989 Market Study gives an overview of current member-demographics, energy applications and attitudes and compares the 1989 results with the results obtained in 1986.

The surveys were conducted for Monroe County Electric Co-Operative by the Survey Research Center, Sangamon State University, Springfield. Coordination for the cooperative was provided by Gordon M. Olsen, Director, Information and Printing Departments, Association of Illinois Electric Cooperatives, Springfield.

In 1989, only 16.9 percent of Monroe County households indicated their principal source of income was derived from farming or farming and another income source. That was down sharply from 24.0 percent in 1986. Non-farm income sources increased from 59.1 percent in 1986 to 63.7 percent in 1989. The number of households receiving income from retirement, other pensions and other non-job income sources increased slightly from 16.9 percent in 1986 to 19.4 percent in 1989. The estimated median income of Monroe County respondent households was \$31,938, an increase of 36.1 percent from the \$23,472 recorded in 1986. Meanwhile, Monroe County Electric Co-Operative households were slightly larger in 1989 standing at 3.02 persons per household, up from 3.00 persons per household in 1986.

### Electric Heat Increases Slightly

The number of members who indicated they use electric heating equipment increased slightly from 21.5 percent in 1986 to 23.8 percent in 1989. This increase among Monroe County members is in sharp contrast to other areas of the state where electric heating equipment declined significantly. This is an indication that Monroe County members are responding to the special electric heat incentives offered by the cooperative.

Use of electric water heaters was virtually unchanged. Members are increasingly using electric central air conditioning systems. Respondent households with central electric air conditioning systems increased from 46.2 percent in 1986 to 59.4 percent in 1989. The number of households reporting use of window or wall air conditioning units declined from 25.0 percent in 1986 to 20.9 percent in 1989.

Only 4.0 percent of Monroe County members indicated they own a satellite dish for TV reception. Surprisingly, 42.9 percent of our members indicated they

are interested in subscribing to unscrambled television services similar to cable TV. Members of Monroe County Electric Co-Operative can subscribe to this type of service through Hamilton County Telephone Co-op, Dahlgren, Illinois, at 800-440-8025. Some 16.7 percent of respondents indicated there is a computer in their household while only 0.5 percent of respondents indicated there is a household member who requires electric life support equipment.

### Improved Attitudes

With electric cooperatives' rates stable and investor-owned utilities receiving unfavorable publicity about increasing electric rates, cooperative members are increasingly more positive in their attitudes toward their cooperative. In 1989 68.2 percent of respondents indicated they felt either positive or very positive toward the cooperative, up from 63.1 percent in 1986. Only 12 percent indicated they felt negative or very negative toward the cooperative. We were gratified to learn that some 92.5 percent of Monroe County members expressed either some or a great deal of confidence in cooperative management, a slight improvement over the 91.9 percent reported in 1986.

Some 86.6 percent of Monroe County respondents rated dependability of service either good or excellent. This was about one percentage point better than the rating given dependability of service among Soyland Power Cooperative members or the statewide average of all electric cooperatives in Illinois.

Monroe County Electric Co-Operative member-respondents also gave the cooperative high marks on communications with the consumer. Some 72.3 percent of Monroe County members rated communications with the consumer as either good or excellent, some five percentage points higher than the average of Soyland members or members of other electric cooperatives across the state.

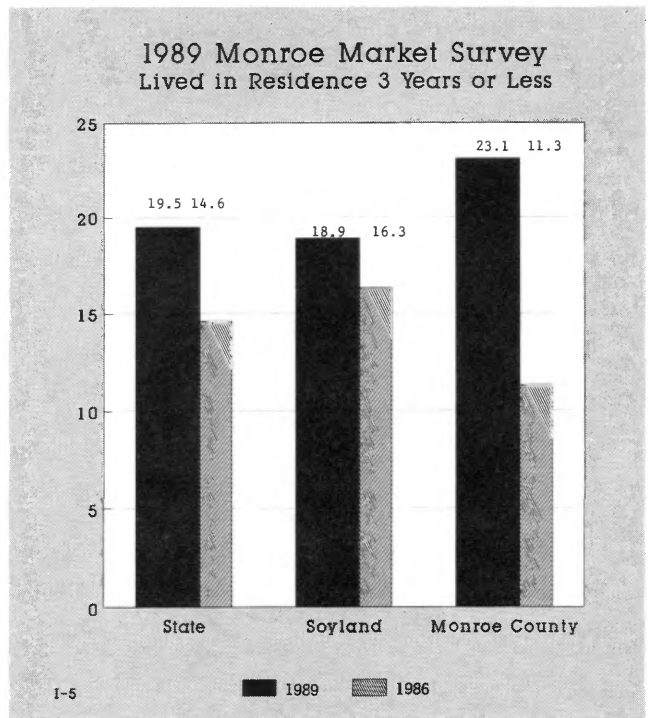
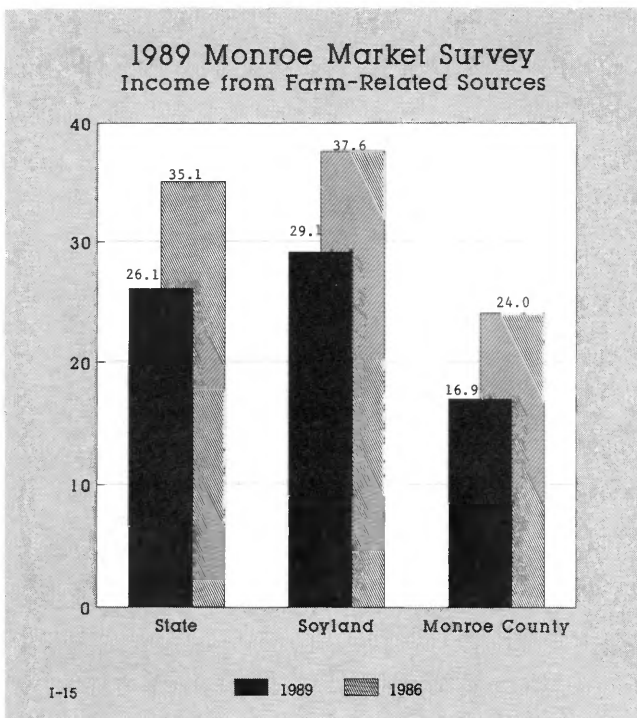
### Satisfaction with Service

We were very gratified that 89.8 percent of Monroe County respondents said they were either satisfied or very satisfied with the level of service they receive from the cooperative. Again, Monroe County was rated higher on satisfaction with service when compared to other members of Soyland Power Cooperative or to other cooperatives across Illinois.

Even though Monroe County electric rates have been stable for the past three years, only 34.2 percent of survey respondents indicated our rates were either good or excellent. This is an improvement over the 28.0 percent ranking rates as good or excellent in 1986. On another question, only 38.7 percent of survey respondents indicated they thought Monroe County rates were in line with the price of other goods and services and 48.3 percent of respondents indicated they thought electric rates had gone up more than the price of other goods and services while 45.5 percent of respondents indicated they thought rates had gone up about the same.

Survey research is being used increasingly by American businesses to assess the strengths and weaknesses of their organizations and to better understand the publics they serve. By accurately assessing member-demographics and understanding member's views, we will be in a better position to design marketing programs to meet the needs of our members and to communicate those programs to you, our member-owners.

We want to thank the Monroe County members who took the time to complete the questionnaires for the survey. Knowing what our members think and how they are using the electric energy the cooperative supplies, we will be in a better position to design programs that will help lower the average cost of electricity for all members.



## DOE looks to electric cars, new fuels, conservation

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

Imagine a future in which gasoline-fueled cars are old-fashioned, when the electricity in your house is made from recycled garbage and when appliances and lights and cars are uniformly efficient.

Or envision a smog-filled future with long lines at gas pumps, high home heating bills and a United States at the mercy of oil-rich Third World nations.

While observers point to either scenario as a possibility in coming years, U.S. Department of Energy researchers hope to avoid the second picture by helping to generate energy without increasing pollution or America's dependence on foreign oil.

Energy Department researchers are searching for new ways to fuel cars. Some new methods already have been developed, while others are decades away from hitting the market.

Electric vehicles are already appearing on the scene in a limited way. The Energy Department, along with a few private companies, made great strides by building one that could run for more than 100 miles

without recharging, according to a government report.

Based on that research, General Motors announced plans to introduce an electric van to the market last year. Limits in the technology have prevented more widespread sales.

"There are some commercial electric vehicles available now," said Roger Meyer, a spokesman for the Department's conservation and renewable energy branch. "But right now, we're still limited and probably will be until the mid-to-late 1990s."

The Department has continued its research on electric vehicles, though, especially on methods to make their batteries more powerful and resilient.

Finding new kinds of transportation is only one way the Energy Department hopes to wean the nation off its dependence on foreign oil. Researchers also are looking at new fuels for existing cars.

In conjunction with the U.S. Department of Transportation, Energy Department scientists have focused their efforts on alcohol-



"We have a good bunch of customers," Mike says, "and we try to operate the restaurant so they'll know we appreciate them."

Liberty is largely a farming town, and it takes an early riser to get coffee—and breakfast—ready for some of the customers who come into the antique-decorated restaurant.

"There's a story behind the antiques," Colleen laughs, "and it's a simple one. We virtually carried everything over here from our home. We both like them, and our customers often comment on them, too. Most are the kind of things you'd expect to see around a farm home, or farmstead, about 50 or so years ago."

Mike notes that the cafe opens at 6 a.m. and that there are often customers waiting for him to open the doors. Before too long, the place will be abuzz with conversations ranging from world events to local events to crop and livestock prices.

The Brinkmeyers note that it takes good workers—they have four cooks and nine waitresses—and a lot of work to keep a business going. And a lot of hours. "I put in 95 hours a week," Mike says, "and Colleen puts in 31. She cleans houses five days a week, too. And the kids help. Christopher is 18 and Robbie's 10."

Colleen is quick to praise the restaurant's employees. "You can work and manage all you want," she says, "but having good help is what it's all about, in the long run."

The Rural Small Business Energy Program is designed to provide financial assistance to small businesses receiving electric service from an electric cooperative. The money is to be used for weatherization and energy conservation purposes.

Money for this program is made available from the state's Petroleum Violation Fund. The fund came from penalties assessed by the federal government against oil companies for overcharges they made to consumers.

Eligibility requirements include:

- The business has no more than 12 full-time employees.
- The gross income of the business is less than \$1.5 million.
- The business transacts the majority of its business within Illinois.
- The owner(s) of the business resides in Illinois.
- The owner(s) obtains at least 30 percent of their income from the business.

Any applicant that received a grant through the Rural Home Energy Grant Program are not eligible for additional energy improvements from this program. Grants are not available for new construction.

An energy audit of the business is required. This audit will help in determining the most beneficial improvements. All improvements must show an energy cost savings payback of less than 10 years.

The applicant's electric cooperative is required



Mike and Colleen Brinkmeyer operate Mike's Place.

to review and verify all applications before they are submitted to the Illinois Department of Energy and Natural Resources. The cooperative does not, however, approve or reject any applications.

In most cases, the matching grant will not exceed \$5,000. Participants will be required to match the amount of the grant.

**Eligible measures:**

- Caulking and weatherstripping
- Furnace efficiency modifications
- Replacement furnaces or boilers, which means a replacement furnace or boiler with an annual fuel utilization efficiency (AFUE) of greater than 90 percent
- Furnace replacement burner (oil)
- Intermittent pilot ignition devices
- Replacement water heaters, which means a device for heating water for domestic use that meets the ASHRAE 90 Energy Efficiency Standards, as required by Illinois Public Law 84-276
- Heat pumps, which means a device for heating or cooling with a SEER rating of 8.6
- Insulation for ceiling, walls, floors, ducts, pipes and water heaters
- Storm doors and windows
- Electric motor efficiency modifications
- Alternative fuels systems
- Solar domestic water heaters
- Electric load management systems
- Lighting retrofits.



618-939-7171

MONROE COUNTY ELECTRIC CO-OPERATIVE, INC.

WATERLOO, ILLINOIS

# Monroe Electric News

## Across the manager's desk



Joseph J. Fellin

### Unclaimed property legislation

Members of Monroe County Electric Co-Operative and other electric and telephone cooperative in Illinois will benefit from a Bill being co-sponsored in the Illinois General Assembly by Rep. Wayne Goforth (R-115, Tamaroa). The Bill, HB2936, will allow electric and telephone cooperatives to preserve invested capital for their members and reduce paperwork accounting for cooperative capital credits. The Bill was introduced by Rep. Larry Woolard (D-117, Carterville) and Rep. Todd Sieben (R-73, Geneseo). It was co-sponsored by approximately 31 other members of the legislature representing electric and telephone cooperative service areas.

Electric and telephone cooperatives are not-for-profit corporations, owned and controlled by the members they serve. While they do not earn profits as such, it is customary to earn operating margins which are needed to repay debt and invest in their physical plant. Any excess income over expenses earned by an electric or telephone cooperative is credited to the individual accounts of each member, and is returned to the member when the cooperative's financial condition warrants such return. Monroe County Electric Co-Operative is working toward a goal to return capital credits to our members on a 20 year rotation cycle. We have currently returned capital credits to members who have received electric service from the cooperative through 1966. We plan to return capital credits for the years 1967 and 1968 in late 1990.

HB2936 will solve a problem for electric and telephone cooperatives that is created when members leave the cooperative service area. We attempt to maintain addresses of former members in the belief they are entitled to the capital credits due them, when capital credits are retired. Unfortunately some former members cannot be located.

Unclaimed capital credits are now forfeited to the

State of Illinois Department of Financial Institutions under provisions of the Illinois Uniform Disposition of Unclaimed Property Act. HB2936 would change that practice and allow the Cooperative to retain the funds for the benefit of all members. Under present law the State acts as a custodian of abandoned property until the owners are located. We believe cooperatives, if permitted to perform this custodial function, could do the job more effectively. Former members are more likely to contact the cooperative rather than the State when inquiring about capital credits.

This legislation, if passed, will increase the opportunity for cooperatives to deliver money due former members and will reduce the burden of necessary paperwork and accounting placed on them by current law.

This bill to exempt electric and telephone cooperative's capital credits from the Unclaimed Property Act is strongly supported by Monroe County Electric Co-Operative, the Association of Illinois Electric Cooperatives and the 33 other Illinois electric and telephone cooperatives.

Write you local representatives to encourage their support of HB2936. If approved by the House of Representatives, it will then be considered by the State Senate.

Write: Representative Monroe L. Flynn and Representative Charles (Wayne) Goforth, House of Representatives, Stratton Office Building, Springfield, Illinois 62706.



### Office closing

The office will be closed Monday, May 28, in observance of Memorial Day.

## 'Level' the load

### Save \$30 on summer air conditioning costs

Remember those warm, sticky days of July we experienced just a few short months ago? During long hot stretches like July and August, we come to appreciate our air conditioners.

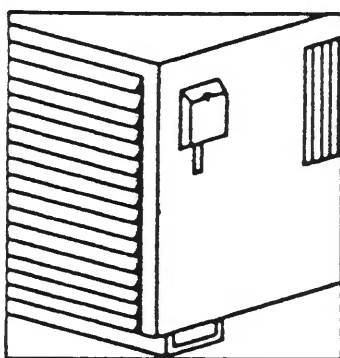
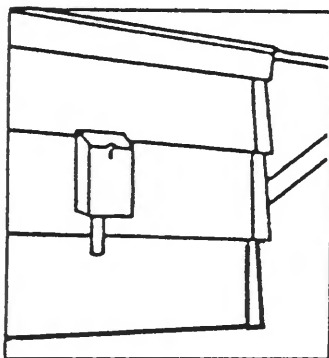
Your cooperative now has a program available that will help you save \$30 on your air conditioning costs this summer. You will receive a \$10 monthly credit on your electric bills for the months of July, August and September by participating in Monroe County Electric's load leveler program.

Here's how it works. You allow the cooperative to install a GE load leveler on your air conditioning unit or heat pump at no cost to you. The load leveler is a simple device with two main components—a thermostat to sense outdoor temperature and a timer. At 90 degrees, the load leveler begins to regulate the on and off time of the air conditioner cycle. During

these periods, the unit operates on a 30-minute cycle, allowing the air conditioner compressor to operate for 22 and ½ minutes and cycle off for 7 and ½ minutes during the 30-minute period.

Shut-down periods are not long enough to cause discomfort from temperature or humidity build-up in the home. During the leveling periods, the indoor fan runs continuously regardless of the on-or-off mode of the compressor. This maintains good air circulation in the home during these periods. Studies show only a slight rise in the interior temperature of the home. Most consumers reported that they can't tell when the control devices are working and when they are not.

By participating in the program you can help the cooperative control its peak demand during the summer months and reduce wholesale power costs. You will also save \$30 during the summer months.



The control may be located on the side of the house or on a vertical surface of the enclosure of the outdoor condensing unit, out of the path of discharge air. It is easily mounted by means of three screws. The weatherproof enclosure is made of durable plastic. A locking slot for a meter seal provides protection against tampering. **Call 939-7171 to schedule installation in May and June.**

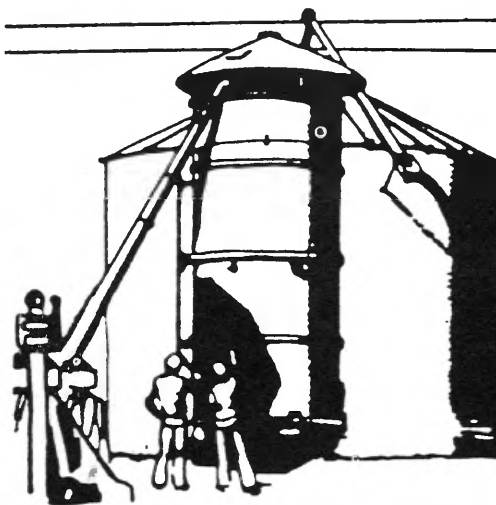
### Attention: farmers, electrical contractors, grain bin distributors

Monroe County Electric Co-Operative wants you to be aware of new changes in the National Electric Safety Code that become effective with its 1990 edition. These changes specifically address the placement of grain bins in relation to overhead power lines, whether alongside the road, up a lane, across country, etc.

Before your site location is final, please contact the Engineering Department as to placement of the bin to determine the distance needed for the overhead power lines.

Failure will result in additional charges to you or the owner of the bins if the Cooperative is required to alter its facilities accommodating the grain bins to comply with the National Electric Safety Code.

Please don't hesitate to contact our Engineering Department. We want to help your installation, not hinder it!



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G.R., Key West, FL

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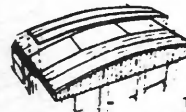
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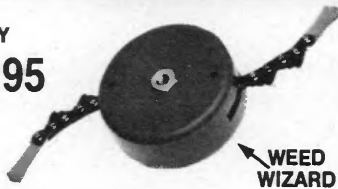
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tal Protection Agency. If current trends continue, O'Connell says, "Americans will own more vehicles and make more trips than ever by the year 2000. It is unlikely that replacing older cars and trucks with (cleaner petroleum-based fuels) will offset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

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

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

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

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

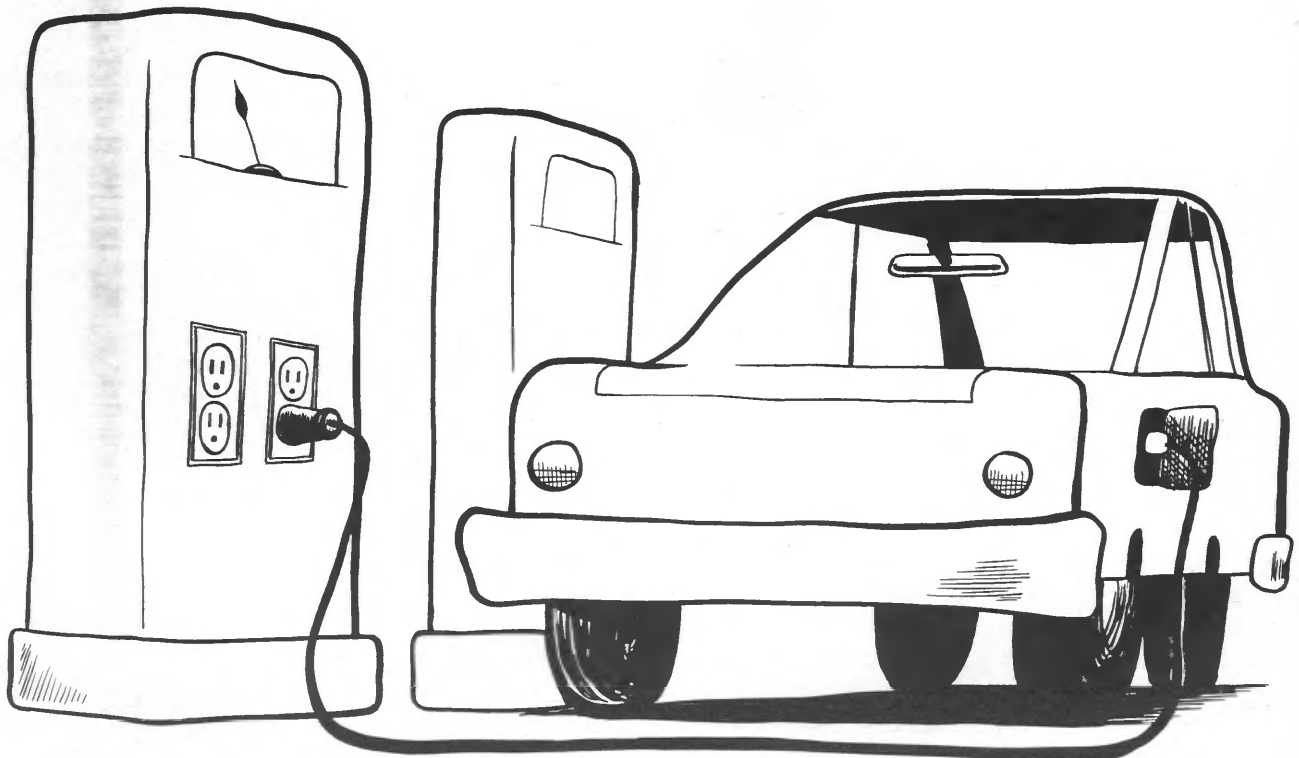
While research into alternative

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

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

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

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





618-939-7171

MONROE COUNTY ELECTRIC CO-OPERATIVE, INC.

WATERLOO, ILLINOIS

# Monroe Electric News

## Across the manager's desk



Joseph J. Follin

At a recent Member Advisory Committee meeting, there was a discussion about the difference in the cost of money and subsidies to the various type electric utilities. We will first try to explain the electric cooperative financing program and then show the amount of federal assistance or subsidies to investor-owned and municipal utilities.

Since the Rural Electrification Act was amended in 1973 to eliminate tax-subsidized loan programs, the cooperative financing program has two types of loans—insured and guaranteed.

The REA insured loan program is used primarily by electric distribution cooperatives, such as Monroe County Electric Co-Operative, to help finance the cost of line extension and replacement and upgrading of service facilities.

The insured loans are made directly by REA from a revolving fund usually at a standard interest rate of 5 percent. As interest and principal on REA insured loans are paid to the fund, these monies become available for new loans from the fund, still at an interest rate of 5 percent.

The REA guaranteed program is used primarily to finance construction of power generation and supply facilities by the power supply or generation and transmission cooperatives, such as Soyland, that supply power for sale by distribution cooperatives. REA does not provide any funds for the guaranteed loan program. It acts as a co-signer on loans made to cooperatives and promises to repay the loan in case of default.

Most REA loan guarantees are funded through the Federal Financing Bank (FFB). The cooperatives pay the FFB's interest cost plus a service fee of .12 percent.

Supplementing, but not supplanting, the REA insured and guaranteed loan programs is a program of private loans at higher interest rates, most of which are made to cooperatives by their institution, the

National Rural Utilities Cooperative Finance Corporation (CFC). Currently your cooperative receives 30 percent of its investment capital from CFC at the current market interest rate and 70 percent from REA at 5 percent interest.

### Federal assistance to utilities

The three kinds of electric utilities benefit from various forms of federal assistance:

#### Investor-owned utilities

Built into the rates charged their customers are amounts to cover federal income taxes based on the corporate rate. The taxes actually paid, however, are sharply reduced by two kinds of federal aid:

**Investment tax credit**—A direct offset against federal taxes based on investment in new plant and equipment, amounting to a benefit of about \$1 billion annually.

**Accelerated depreciation**—An annual benefit of about \$2 billion, due to a permitted fast depreciation of plant and property which greatly enlarge deductions from taxable income.

In addition, the Economic Recovery Tax of 1981 provides added federal benefits estimated at more than \$1 billion. According to the Congressional Research Service, this "virtually eliminates" all remaining federal tax liability for investor-owned utilities. The total amount of federal assistance per consumer to I.O.U.'s was \$65 in 1989.

#### Publicly owned utilities

These utilities, known as "municipals" and owned by residents of the areas served, are permitted to raise dollars by selling bonds on which the interest paid is tax-exempt. This results in an annual loss to the federal government estimated at about \$93 per consumer.

#### Rural electric cooperatives

The federal benefit provided to this sector is simply by means of favorable financing offered through the Rural Electrification Administration through a revolving and guaranteed loan program as explained above. The total federal subsidy per cooperative member is only \$50.

As you can see, there is a difference. Cooperatives receive less federal assistance than investor-owned or municipal utilities.

When you think about electric utilities, remember . . .

# There Is a Difference!

Even though all electric utilities face common problems — and often arrive at the same, or similar, solutions to those problems — there are still major differences between electric cooperatives and investor-owned public utilities.

Illinois electric cooperatives serve only 5% of the state's electric consumers. Cooperatives receive 4% of the electric revenues, yet they maintain 32% of the total miles of electric distribution lines serving consumers in Illinois. System investment and maintenance costs are primarily related to miles of distribution line; ability to pay increased cost is primarily a function of consumer density, or meters per mile of line.

Electric cooperatives are working closely with other electric suppliers to meet their common problems. At the same time, when urbanized areas grow into cooperative service areas or new commercial or industrial loads offer potential to increase a system's revenue density, electric cooperatives stand ready to use all legitimate avenues to maintain the territorial integrity of service areas they have developed. To do less would be to abandon the interests of member-owners of the electric cooperatives.

<b>Consumers Per Mile Of Line</b>	
Distribution Cooperatives	Investor-Owned Utilities
<b>4</b>	<b>37</b>
<b>Revenue Per Mile of Line</b>	
Distribution Cooperatives	Investor-Owned Utilities
<b>\$5,369</b>	<b>\$65,415</b>

## Consumers per Mile of Line

*Low consumer density means high investment per consumer served by an electric distribution system. This is a built in handicap which electric cooperatives have had to overcome as they seek to achieve rate parity between their members and the customers of investor-owned public utilities.*

## Revenue per Mile of Line

*With about 9 times the consumer density, investor-owned public utilities receive approximately 12 times the revenue per mile received by electric cooperatives.*

Consumers Served	Revenue	Pole Miles of Line
<b>5%</b>	<b>4%</b>	<b>32%</b>

## Density Compared with Size of Distribution System

*While serving 5% of electric consumers and receiving only 4% of electric energy revenues, electric distribution cooperatives have constructed and maintain 32% of the electric lines spread over approximately 80% of the land mass of Illinois. The colored areas in this chart give a graphic representation of the handicap electric cooperatives face as they seek to improve the quality of life within their service areas.*

## DRESSING SPECIAL

For important occasions

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

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



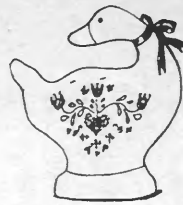
Fashion and Craft Catalog with new SPRING/SUMMER SUPPLEMENT 0257, FREE pattern with first pattern order from catalog, \$2.50 plus \$1.25 S/H each.

OFFER GOOD THRU OCT. 31, 1990.



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

OFFER GOOD THROUGH NOV. 30, 1990



Embroidered Goose



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

OFFER GOOD THROUGH OCT. 31, 1990

## DESIGNER



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

OFFER GOOD THRU OCT. 31, 1990



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

OFFER GOOD THROUGH NOV. 30, 1990

## DRESSING IN PARTS

Pieces that mix and match

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

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

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

OFFER GOOD THRU OCT. 31, 1990.

## CRAFT CORNER



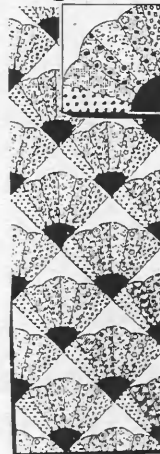
950: Sew this French influenced Pierrat clown and his authentic outfit. Directions, pattern issue for 20" doll and clothes included.

OFFER GOOD THROUGH AUG. 31, 1990



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

## CLASSIC QUILT



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

OFFER GOOD THROUGH OCT. 31, 1990

## SWITCHABLES

Pieces that mix and match.

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

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



OFFER GOOD THRU NOV. 30, 1990.

# PATTERNS

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

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

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

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

Address \_\_\_\_\_

City \_\_\_\_\_

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



Lawyer Warns . . .

# Did You Make This Mistake In Writing Your Will? . . . . .

Did you know that writing a Will may be one of the biggest mistakes we can make? It's true!

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

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

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

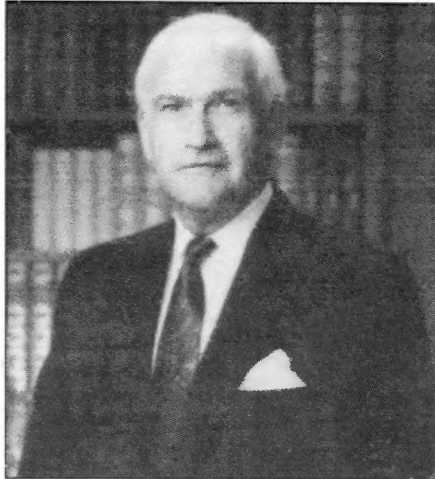
What can the average wage earner do to avoid the financial headaches of a Will? Plenty.

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

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

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

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



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

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

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

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

Look what happened to Martin Quiler's estate:

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

The pity of it all is that these people

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

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

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

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

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

Instructions and guidelines are written in simple English. Illustrated step-by-step forms show you how to custom-tailor a legal trust to meet your special personal needs.

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

Though DSA's exclusive Living Trust Kit will save you a small fortune -- and save your loved ones thousands of dollars later on -- we have kept the price especially low to enable everyone to benefit from it. Less than the cost of a good dinner out. We are so certain that you will find it invaluable that we insist you examine it on a 90-Day No-Risk Guarantee. It's easy to get your Living Trust Kit. All you have to do is print your name and address and the words, "Living Trust" on a plain piece of paper. Send it along with your check or money order in the amount of \$19.95 plus \$2 handling or charge to your VISA/Mastercard by including account number and expiration date to: DSA Financial Publishing Corp. 708 - 12th Street N.W., Dept. W676, Canton, Ohio 44703. For even faster service, VISA/Mastercard only, call toll free 1-800-321-0888, Ext. W676.

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

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

©1989 DSA DW511



# Monroe Electric News

618-939-7171

MONROE COUNTY ELECTRIC CO-OPERATIVE, INC.

WATERLOO, ILLINOIS

## Across the manager's desk



Joseph J. Fellin

climbs, too. The peak demand usually occurs between 5 p.m. and 9 p.m. when many members and their families return home from work and other activities and wash, cook and become active around the home or farm.

### You can do something about rising power costs

Be aware of these expensive peak demand periods. Wash clothes in mid-morning, delay showers and dishwashing until late evening hours and use no more than one major appliance at a time. You can help balance your electric cooperative's overall system load and can reduce the need for a more expensive wholesale power to meet high peak demands.

Effective energy management in your home or at work makes the most of available energy resources and can delay future rate increases by postponing the need for costly new power plants.

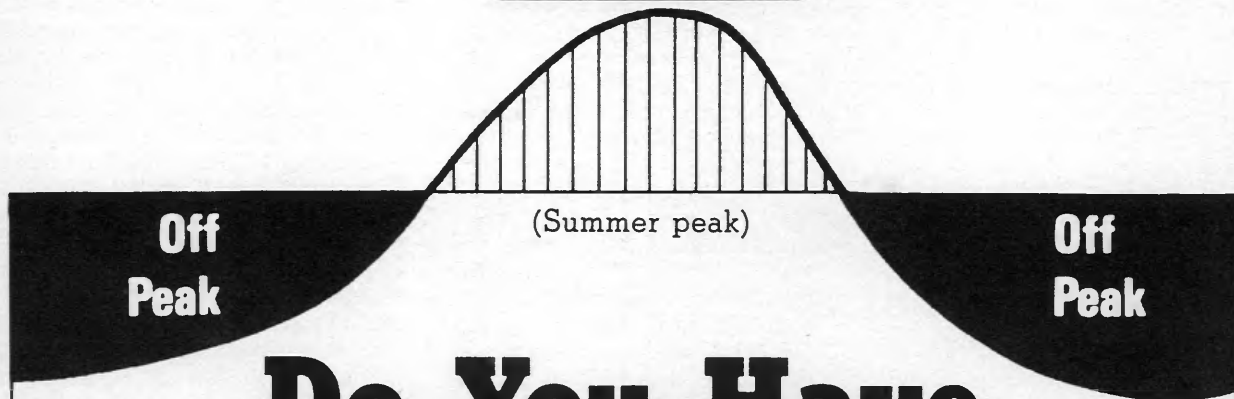
Practice "peak awareness" and help us keep your electricity costs down.

## Practice 'peak awareness'

The most expensive electricity that you use is produced between 5 p.m. and 9 p.m. on hot summer days when higher cost fuels are burned to meet consumers' surging electrical demands. You can reduce your electric cooperative's rising power costs by limiting your electrical consumption during this critical daily peak period, particularly during the hot summer months.

As summer temperatures rise, the daily peak demand climbs higher and the cost of producing your electricity

### PEAK USAGE



## Do You Have 'PEAK' Awareness?

6 am

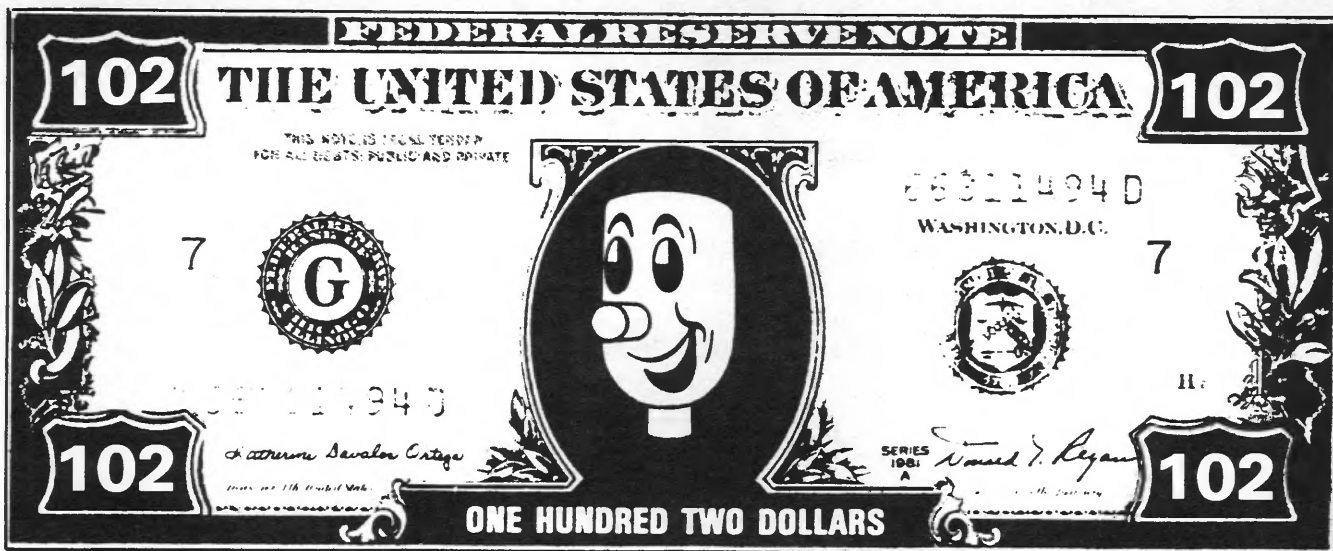
12 pm

6 pm

12 am

6 am

Peak demand occurs during one critical period each day when consumers use the maximum amount of electricity.



## All yours! \$102 a year off your electric bill

This \$102 bill may be phony, but there's nothing phony about Monroe County Electric Co-Operative's (MCEC) offer to reduce you annual electric bill by \$102.

By agreeing to allow your Cooperative to connect a free load management device on your water heater and central air conditioner or heat pump, MCEC will subtract \$102 a year from your electric bills. You will get \$6 a month (\$72 annually) subtracted for having the water heater control switch installed and \$10 for each of the months of July, August and September (\$30 annually) for having the air conditioner load leveler installed.

### Free installation

The Cooperative will install the radio control switch on your water heater and/or the air conditioner load leveler at no charge to you.

Water heaters will be subject to control during the summer months of July and August and the winter months of December, January and February. The most likely times for the water heater to be controlled are

between 5-9 p.m. during the two summer months and between 6-10 a.m. and 5-9 p.m. during the three winter months. MCEC doesn't have to control every day, just the periods of the highest electric usage on our system. This period of highest usage is called peak demand.

The load leveler installed on your air conditioner or heat pump is a time-temperature device that operates when the outside temperature reaches 90 degrees F. At that point the load leveler will control the operation of the compressor for 7½ minutes in a 30 minute period. While in the control condition the inside fan of your cooling unit will continue to run, circulating the air in the home.

Installation of these load management devices can help keep the Cooperative's power costs down. Because of the load management programs and other cost saving efforts, your Cooperative has not had a rate increase for the last four years.

Sign up today for load management control and get \$102 a year credit on your electric bill.

Clip and mail to MCEC, P.O. Box 128, Waterloo, IL 62298

### YES! I WANT \$102 SUBTRACTED FROM MY ELECTRIC BILLS

Electric Water Heater  
(\$6 per mo. subtracted from your bill)

Central Air Conditioner or Heat Pump  
(\$10 subtracted from bill July, August and September)

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone number \_\_\_\_\_

Best time of day to call for appointment



# Detailed forms

Moose trumpet, bears roar, deer scrape, fish leap and birds take flight, but there is no noise—no mating calls, no angry challenges, no drumbeat of rapidly retreating wings, and no splashes. The animals, in all their poses, are foam.

After time in the hands of a skilled taxidermist, they'll look as lifelike as you can imagine, and the proud hunter or fisherman will have "everything but the sound."

Research Mannikins, a rural Murphysboro firm, makes it all

possible, with lifelike taxidermist forms. While many people mistakenly believe Research Mannikins is the birthplace of the dummies that are placed in cars and driven to destruction, such is not the case, notes Randy Hurst, who manages the six-person shop.

The company is served by Egyptian Electric Cooperative Association.

Not too many years ago, Hurst says, "taxidermist mannikins were just roughly shaped like the animals they were supposed to represent and if the taxidermist wanted to make them look really lifelike, he had to do a lot of extra work.

"We decided to build each form as much like the actual animal as possible, with individual muscles already in place, and it took a lot of research into animal anatomy to do it. For example, when an animal turns its head, certain muscles work and stick out more. When he lifts his head, some others come into play.

"We were really careful to get them just right, for each position we have the molds in. I guess you could say we chose the name 'Research Mannikins' because we did our research before we started making mannikins."

The firm, which is headquartered in Lebanon, Ore., was doing a booming business, when a quick look at the shipping map showed that many of the orders were coming from the Midwest, the South and the East Coast. It didn't take a great deal of research to figure out that a centralized location could cut down on shipping costs and the time in transit.

"We'd pretty much settled on a four-state area," Hurst says, "and my wife, Stephenie, and I

**"THE ONE THAT REALLY WORKS!"**

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**Fleas hate it — Pets love it...**

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**THOUSANDS REPORT SPIGERS, ROACHES, ANTS AND FLEAS GONE!**

This is the ultrasonic device registered by the Canadian Agriculture Department for sale in Canada as a repellent for both rats and mice (PCP ACT Reg. -19674)! This — and not any "cheap" imitation — is made by the manufacturer recognized with membership in the National Pest Control Association. And this is the pest repeller that has always offered a **FULL 90-DAY UNCONDITIONAL MONEY-BACK GUARANTEE**...tested and assembled in the USA!

**DEAD VERMIN IN TRAPS ARE DISGUSTING AND POISONS ARE DANGEROUS!**

Now **DRIVE UNWANTED PESTS OUT OF YOUR HOME SAFELY** — with powerful pulsating ultrasonic sound that only the pests can hear. If you have a problem with mice, rats and other unwanted pests, the **ULTRASONIC PEST REPELLER** can repel them starting immediately by broadcasting high-frequency sound waves at 32 to 62 KHZ (or 32,000 to 62,000 cycles per second) that people and pets can't hear...but that make rodents and other pests affected by ultrasound scatter! It's completely harmless to dogs, cats, birds, fish or farm animals. And you can use it **SAFELY AND EFFECTIVELY** in houses, apartments, offices, barns, stables — even boats and RVs! Remember — when it's warm outside, that's when they breed. **ORDER TODAY!** ©1990 CSI

**WARNING! If You Read Nothing Else, Read This!**

Don't confuse our top-rated ULTRASONIC Pest Repeller, tested and assembled in the USA, by Sonic Technology, a leader in Ultrasonic devices, with those non-working, cheap imitations advertised elsewhere for less than \$10! Our **ULTRASONIC PEST REPELLER** guarantees you safe, fast, affordable pest repelling capability and is backed by our **90-day unconditional money-back guarantee.**

Just plug it in... and watch it work!

CALL TOLL FREE 1-800-874-3337

**US Consumer, Dept. PL-269**  
35246 US 19 N., Suite 173, Palm Harbor, FL 34684

**YES!** I want to keep my home free from these pests. Please rush me my Ultrasonic Pest Repeller for only \$19.77 plus \$2.95 postage and handling on your 90-day unconditional money-back guarantee.

**SAVE** — 2 Repellers only \$35 plus \$3.95 S&H.

**Whole House Special!** 5 Repellers \$75 Postpaid!

Enclosed is \$\_\_\_\_\_. FL & MI res. add Sales Tax.

Charge it!  Visa  MC  AMEX Exp. Date \_\_\_\_

Card# \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

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



*Lawyer Warns . . .*

# Did You Make This Mistake In Writing Your Will? . . . . .

Canton, OH (Special) - You can spend money for a Will only to have an unnecessary part of your assets needlessly taken by lawyers, courts and executors through the probate process.

Why should you avoid probate? Simple. It costs too much and takes too long. Probate also creates an "invasion of your family's financial privacy!"

Probate can slice up to 10% from an estate and take months or years for settlement.

In fact, the only thing worse than a Will for the average wage earner is the nightmare created by no Will at all. Because then the State decides who gets everything you own.

Now there's a far better way to protect your estate than having only a Will. A new study reveals that a Living Trust is a low-cost alternative to probating a will, even for an average sized estate.

Today you can eliminate costly, time-consuming probate and legal fees by using a simple legal paper called a revocable Living Trust. It avoids probate attorney, managerial, and court fees because there is no Will to probate. Your family suffers no expense or settlement delays. And since a Living Trust is revocable, you can change your mind at any time about trustees and who gets your assets. Unlike a Will the estate goes at once to whomever you name -- in complete secrecy.

The many advantages of a Living Trust for the average-sized estate have been praised by estate planners and reported in financial publications like *The Wall Street Journal*, *Business Week*, *Money*, to name a few. You simply transfer all your assets into a Living Trust and



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

name yourself or anyone you want as trustees.

Lawyers can charge an average of \$60 for writing a Will -- and then can get up to 10% for probate. It's smart to set up a Living Trust.

Working with a team of legal scholars, DSA Financial Publishing Corp. of Canton, Ohio has prepared a Living Trust Kit designed so you can easily set up your own Living Trust. You'll get complete instructions written in easy-to understand, step-by-step simple language. You'll also get complete guidelines on how to custom tailor your personal Living Trust so that any special wishes you may have for your estate are carried out.

Though DSA's exclusive Living Trust Kit will save you a small fortune -- and save your loved ones thousands of dollars later on -- we have kept the price especially low to enable everyone to benefit from it. Less than the cost of a good dinner out. We are so certain that you will find it invaluable that we insist you examine it on a 90-Day No-Risk Guarantee.

It's easy to get your Living Trust Kit. All you have to do is send a check or money order in the amount of \$19.95 plus \$2 postage and handling or charge to your VISA/Mastercard by including account number and expiration date to: DSA Financial Publishing Corp., 708 - 12th St. N.W., Dept. W677, Canton, Ohio 44703. For even faster service, VISA/Mastercard only, call toll free 1-800-321-0888, Ext. W677.

Send for your Living Trust Kit within the next 15 days and you'll also get a FREE membership in Pre-Paid Legal Corporation's JUSTICE-900 program. Your membership gives you instant telephone access to over 6,000 attorneys nationwide!

As a JUSTICE-900 member you will be able to consult with a lawyer on any subject, at any time, ... any number of times. During each consultation you will have 30 minutes of the attorney's time for only \$9 charged to your telephone bill! As you know, most reputable attorneys charge \$75.00 to \$125.00 per hour for telephone consultations. You can see the big savings even if you only need a lawyer's advice occasionally.

You'll also get any legal service you need in the attorney's office for 25% less than the attorney ordinarily charges for those services. JUSTICE-900 membership could easily be worth thousands of dollars to you.

Your free JUSTICE-900 membership is yours to keep even if you decide to return your Living Trust Kit. Remember though... You must act at once to be sure of getting this valuable Free Bonus!

Do it now . . . while there is still time to protect your loved ones.

© 1990 DSA DW581



# Monroe Electric News

618-939-7171

MONROE COUNTY ELECTRIC CO-OPERATIVE, INC. WATERLOO, ILLINOIS

## Across the manager's desk



Joseph J. Fellin

On Monday, July 2, about 3:15 p.m., a crane working on Illinois Route 3 at the north edge of Columbia toppled over and fell into Illinois Power Company's 38,500-volt transmission line. This left residents of Columbia, Dupo, Cahokia and Valmeyer without electric power for several hours.

It also knocked out our Fountain substation, which serves approximately 400 members. After a call to Illinois Power to determine the cause and duration of the problem, it was decided to try and feed the members served by the Fountain Substation from the Fults Substation.

Because of the very hot weather and the size and distance of the line from Fults to the Fountain area, the load was too much to pick up all of the members. Voltage dropped to as low as 95, which is too low to operate equipment. The Waterloo substation had too much of a load to attempt to transfer some of the Fountain load to it. Thus, some of the members on the north feeder of the Fountain substation were without power until the transmission line was repaired at approximately 10 p.m.

We know it was hot and you were without air conditioning and water, and you were worried about your refrigerators and freezers. We want to thank you for

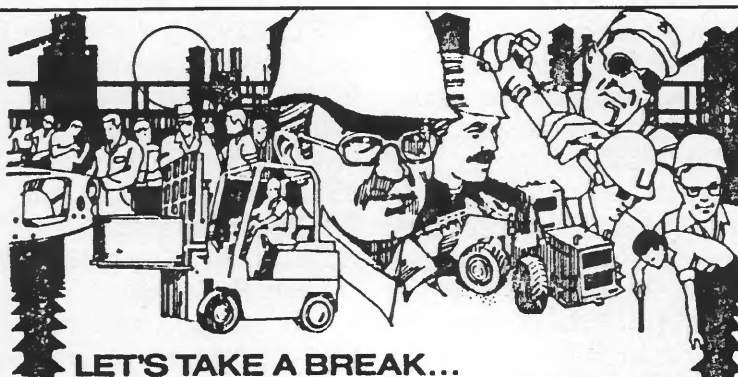
your understanding during this major outage, of which we had no control.

Whether an outage is caused by an accident, a storm, or some other reason, here are a few tips to keep in mind when an outage occurs:

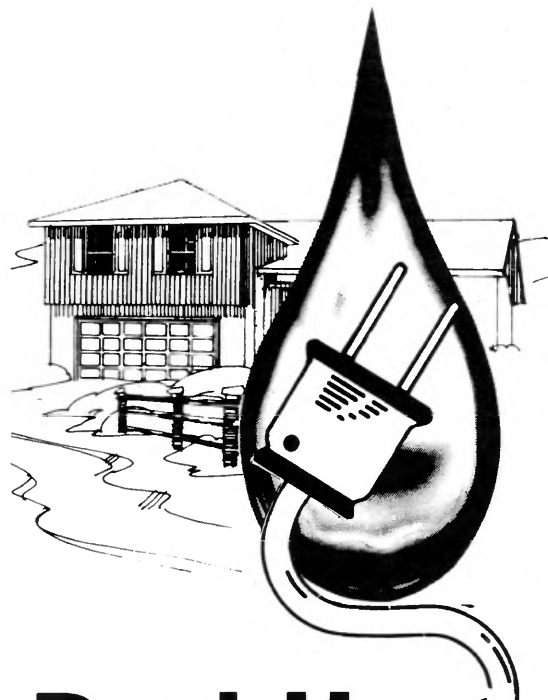
1. Keep a flashlight and a battery-powered portable radio handy. Matches, candles, or lanterns can be helpful, too.
2. Disconnect the plug in appliances that run continuously or cycle off and on automatically, particularly those that have heavy starting loads such as the air conditioner, refrigerator, and freezer.
3. Switch off television and other high-voltage equipment that may have been on when the power outage occurred. Then, when the power comes back on, lower voltage or surges won't damage your equipment.
4. While the power is off, avoid opening and closing the refrigerator and freezer. Food may remain frozen for as long as 36 to 48 hours (24 hours in a half-full freezer). In a refrigerator, the food will last almost as long, but each time you open the door, you rob the appliance of several hours worth of cold.

When the power goes off for any length of time, automatically controlled devices will be in the on position. When the power is restored, it is necessary for there to be enough voltage available to start all the motors, turn on all the lights and other appliances simultaneously. For most motors there will be a rush of current for a few seconds that mounts to up to ten times the operating current. The demand may not be met, and most motors, when deprived of full voltage, will overheat and may not start.

Pay heed to the above tips and turn off (unplug) your major appliances when an outage occurs.



**Office closed**  
Monday, September 3,  
in observance of  
Labor Day.



## Dual Heat cash rebates to homeowners

Monroe County Electric Co-Operative will offer cash rebates of \$350 to \$1,000 for Dual Heat installations.

1. MCEC will rebate \$350 for **new** Dual Energy Heat installations. The homeowner is allowed to use



Monroe County Electric Co-Operative will offer a free 66-gallon electric water heater from cooperative inventory to Cooperative members who install Dual Heat and allow the cooperative to install a radio-control switch on the water heater. The program is effective for Dual Heat and water heater installations made after April 1, 1989.

The keys for qualifying for a free water heater are: (1) must install Dual Heat to qualify for the Cooperative's Dual Heat rate, and (2) must allow the cooperative to install a radio-control switch on the water heater. For further information contact the cooperative at 939-7171.

- another fuel source for back-up to the primary electric heating.
2. MCEC will rebate \$350 plus \$150 a KW for new installed resistance heat for an all electric residence. The primary and back-up heat must be electric. At no time will the total rebate exceed \$1,000.

### What is an all-electric heating system in the off-peak concept?

It is a system that will use electricity for the primary and secondary source of energy for heating purposes.

For example, you can use resistance electric heat such as baseboard, plenum heaters, or choose higher-efficiency electric heat such as the air-to-air or ground source heat pump for primary heating. The secondary source could be the electric thermal storage heating unit.

The primary electric source will heat your home until the Cooperative reaches its system peak demand. The system will then automatically change over to the secondary electric storage heating unit. A radio-controlled device will be used to transfer from the primary to the secondary heating system.

Your primary heating system is subject to control only during the months of December, January and February.

### What is a dual energy heating system in the "off-peak" concept?

It is a system that combines two energy sources—electricity as a primary source and an alternate fuel, such as gas or oil system or wood in your home now. You can benefit by adding an electric system as the primary source.

For example, if you presently have a propane-fired system and decide on Dual Heat, the air will be heated by electricity during most of the year. The propane system will take over only when the temperature falls below a certain level—the transfer point, which will be the balance point of the heat pump, or when the MCEC reaches its system peak, depending on the type of Dual Heat system installed.

## Notice

With the retirement of line foreman Ermin Brinkman, please do not call him for outages.

For outages or emergencies call 939-7171.

If no answer, call one of these numbers:

Daryl Donjon	939-8614
Maurice Kleyer	939-3075
Willard Wiggers	939-7243
Joe Fellin	939-7383

(Continued from page 4)

enough members to fill an electric car, yet small enough to hear the explanations of the guides.

To most, the mine was a surprise. The temperature was mild and the darkness wasn't all that bad, since all had their lights on, and the walls are sprayed with powdered limestone, to keep down the danger of fire. Equipment, which moved in surprising abundance, was well lighted, too.

The groups stopped briefly in a deserted stretch of tunnel and shut off all their lights, to get an idea of what real darkness is.

Much of the equipment in the mine was powered by 300-volt overhead power cables, much like old-time streetcars. In most cases, the roof was high enough to permit comfortable standing. To the surprise of some, much of the work was done by sophisticated machinery. In one instance, a mining machine, which almost liter-

ally chews coal out of its seam, was operated by remote control, to get into an area where roof supports had yet to be installed.

Back on the surface, the directors had an opportunity to go into a strip mine and watch an enormous electrically powered shovel that moves 148 cubic yards of overburden at one bite. It's fed by a five-inch diameter power cable that carries 7,200 volts.

Hundred-ton coal and dirt trucks came and went frequently, and a massive drill sat punching holes into the stone for explosives, which are used to break up the overburden before it's taken off by the shovel. Placed on about 30-foot centers, the holes are filled with explosives—550 pounds each—to break up the stone.

At the coal processing plant, the directors learned that coal from three mines is processed there, to the tune of about 5.5 million tons a year.



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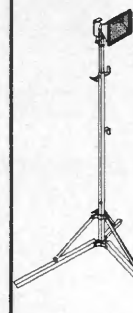
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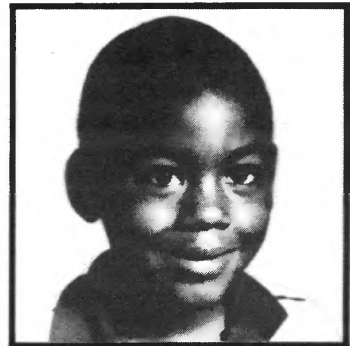


## MISSING



**BLANCA ELISA ROBERSON**

LAST SEEN: 08/06/89 EYES: Brown  
 FROM: Aransas Pass, TX HEIGHT: 5'  
 DOB: 01/12/76 WEIGHT: 120  
 WHITE/HISPANIC FEMALE HAIR: Black



**JAMAL ABDUL'FARUQ**

LAST SEEN: 04/16/90 EYES: Brown  
 FROM: Richmond, Va HEIGHT: 4'5"  
 DOB: 08/12/82 WEIGHT: 47  
 BLACK MALE HAIR: Black

If you can identify these or any other missing children, call The National Center for Missing and Exploited Children at:

**1-800-843-5678**

(sightings only)

This message is brought to you as a public service by Association of Illinois Electric Cooperatives, in cooperation with National Child Safety Council.

### -Safety Tip of the Month-

Make a mental note of the clothes your child wears EVERY DAY. Avoid putting your child's name on clothes or books. Children may respond to a stranger who calls them by name.

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If you want to personally help end this national tragedy, or need additional information, please call:

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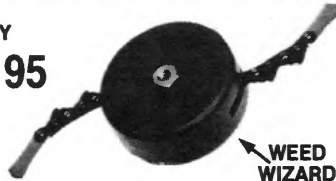
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# Monroe Electric News

618-939-7171

MONROE COUNTY ELECTRIC CO-OPERATIVE, INC.

WATERLOO, ILLINOIS

## Across the manager's desk



Joseph J. Fellin

### System: GT— heating, cooling for less

Summer means soaring thermometers while in winter it's icicles and snowmen. Mother Earth's seasons run a full range of temperature conditions. However the ground temperature is more moderate year around compared to the outside air. The earth itself acts as a large solar collector, absorbing and storing natural heat energy beneath its surface. This is the basis of success and the efficiency of ground source heating and cooling systems. These systems are also called geothermal systems or System: GT.

The ground-source heat pump is a mechanical device designed to efficiently transfer heat to and from the earth. This transfer of heat then provides heating, cooling and domestic hot water. The heat pump uses electrical power only to transport heat.

In this closed loop system, high-strength plastic pipe is buried beneath the earth's surface. The pipe can be placed in either a horizontal or vertical configuration, depending on the available land area. A water solution circulates through the closed loop of pipe. This system

differs from conventional heating systems in that it does not make heat, it moves heat. System: GT absorbs heat from one area and transfers it to another area. The earth's constant temperature heats or cools the fluid in the pipe, regardless of the outside air temperature. The result is a system that works efficiently without depending on outside air temperatures.

In summer, the heat pump functions as an air conditioner, extracting heat from inside the house, and pumping it into the fluid that circulates through the cooler earth. A common household refrigerator operates in much the same way. Heat is pumped from within the refrigerator to the room air.

In winter, the heat pump transfers heat from the circulating fluid to the inside air. Even on a cold day, a heat pump can extract heat from the fluid circulating in the pipes, pump it into a home and maintain a comfortable temperature. A heat pump system spells out constant comfort for consumers.

Homeowners can reap many benefits from this rapidly growing technology. First, a ground-source heat pump boasts higher operating efficiency, while at the same time lowering operating costs. The heat pump is no more complex to operate than any other major household appliance. There is no open flame or fumes. There is no unsightly and potentially dangerous fuel storage tank.

An outside condenser unit consisting of a heat exchanger and a fan is an essential part of a conventional air conditioner. System: GT has no outside units.

Today's geothermal systems translate not only into dollar savings, but energy conservation. The system works for the consumer.



### Monroe County Electric Co-Operative

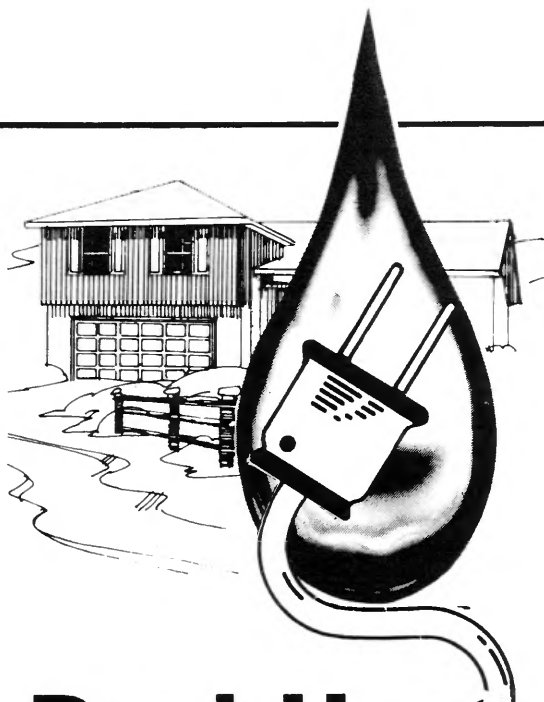
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Maurice Kleyer	939-3075
Willard Wiggers	939-7243
Joe Fellin	939-7383

**YOGI BALLS**  
 2 eggs  
 1 cup sugar  
 1 tablespoon butter  
 1 8 oz. pkg. dates, chopped fine  
 2 cups Rice Krispies  
 1/2 cup chopped nuts  
 1 teaspoon vanilla  
 1 cup coconut

Cook beaten eggs, sugar, butter and dates over low heat in heavy skillet until thick. Remove from heat, add Rice Krispies, nuts and vanilla. Cool and shape into balls and roll in coconut.

**ORANGE RICE BALLS**  
 1 (12 oz.) can frozen orange juice, thawed  
 3 cups Rice Krispies, crushed  
 1 cup powdered sugar  
 1 cup chopped pecans  
 2 cups coconut

Mix and make into balls. Roll balls in powdered sugar. Note: Frozen lemonade can be used instead of orange juice and add 1/2 to 1 cup more sugar.

**GRAHAM CRACKER COOKIES**  
 24 graham crackers  
 1 cup oleo  
 1 cup brown sugar, packed  
 1 cup pecans, chopped

Bring oleo and brown sugar to boil. Arrange graham crackers on oiled cookie sheet, covering entire sheet. Pour syrup and nuts over crackers and bake for 10 minutes (don't over bake). Cool and cut into 48 bars.

**CHEESE MEAT LOAF**  
 1 small onion  
 1 lb. ground beef  
 1/2 cup milk  
 1 egg  
 1 teaspoon salt  
 3/4 cup uncooked quick oats  
 1/2 cup cut-up Cheddar cheese

Mix all ingredients well. Shape in a loaf in a baking pan. Bake at 350° about one hour until browned. Makes 6 servings.

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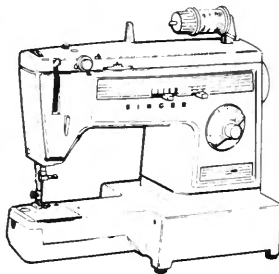
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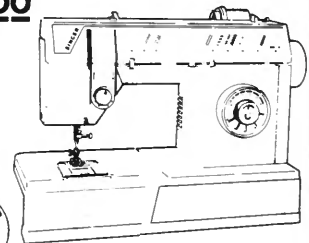
Right now we have a full size **Basic SINGER Zig Zag** sewing machine with: Freearm, Basting, Buttonholes, Adjustment for Designs, 3 Needle Position, Dial Stitches, Snap-on Feet, Satin Stitch, Twin needles, Sews on buttons, Applique, Sews on all fabrics: Levis, Stretch, nylon, vinyl, silk, even leather. And it comes with a 10 year warranty (at your area Singer Service Center).

Was 299.<sup>99</sup> Now Only **\$177<sup>00</sup>**

A SINGER sewing machine with built-in new Serger Stitch, Automatic Buttonhole, Built-in Blind Stitch plus several utility and stretch stitches is also available with a 20 year warranty!(at your area Singer Service Center).

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**Call 1-800-462-1457** (for more information)  
Operators on Duty 9am - 5pm EST!  
Ask for a Factory Direct Sales Representative  
48 Hour Shipment U.P.S.



Presenting...

**The DR™ FIELD and  
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"brush hog" that --

- CLEARS & MAINTAINS meadows, pastures, roadsides, fences, wooded and rough non-lawn areas with ease. Mows over 1/2 acre per hour!
- CUTS tall grass, weeds, brush, brambles, sumac - even hard-wood saplings up to 1" thick!



So, WHY MESS with hand-held brush cutters that are so dangerous, slow and tiring to use... OR with sicklebar mowers that shake unmercifully and leave such a tangled mess?

- Plus CHOPS/MULCHES most everything it cuts; leaves NO TANGLE of material to trip over or to pick up like hand-held brush cutters and sicklebar mowers.
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- Perfect for low-maintenance wildflower meadows...European-style woodlots free of undergrowth... walking paths...or any area that you only want to mow once-a-month...or once-a-season!

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about the Amazing DR™  
FIELD and BRUSH MOWER!**

YES! Please rush complete FREE DETAILS of the DR™ FIELD and BRUSH MOWER including prices, specifications, Off-Season Savings now in effect.

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Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_  
To: COUNTRY HOME PRODUCTS, Dept. A1510F  
Box 89, Ferry Road, Charlotte, VT 05445

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# Monroe Electric News

618-939-7171

MONROE COUNTY ELECTRIC CO-OPERATIVE, INC.

WATERLOO, ILLINOIS

## Across the manager's desk



Joseph J. Fellin

Consumer-owned electric cooperatives are calling for a national energy policy to disengage the United States from Middle East oil and replace oil with electricity. Bob Bergland, executive vice president of the National Rural Electric Cooperative Association, told Illinois cooperative leaders on Thursday, August 23, that the United States has the technology and the fuels—coal, nuclear, water and alternate energy sources—to substitute for the oil imported from the Middle East.

"We can substitute for this tragedy called the Middle East," Bergland said at the 49th Annual Meeting of the Association of Illinois Electric Cooperatives (AIEC) in Springfield, "and the cost of conversion is a fraction of the cost of maintaining our military in the Middle East. To be dependent on an area of the world that has known no peace for 5,000 years makes no sense." Bergland, a former congressman from Minnesota and secretary of agriculture under President Carter, praised the efforts of James D. Watkins, the secretary of energy, for his efforts to define a national energy policy. Bergland said that unfortunately Secretary Watkins has not been listened to by his fellow members of the Bush administration in Washington.

More than 300 electric cooperative leaders from across Illinois, representing cooperatives providing power to more than 500,000 Illinois residents, heard AIEC board president Wilbert H. Rueter of Carlyle report that the most serious challenge facing electric cooperatives in Illinois was annexation of cooperative territory by small towns and cities. "I believe this problem must be solved very soon," Rueter said. "Rather than going through the courts, we must seek some kind of legislation to help us stop losing members in territory that rightfully belongs to us. By working together we can overcome these challenges and build a rural electrification program that is even stronger in the coming century."

Despite passage of the Illinois Electric Supplier Act in 1965 and territorial agreements among most electric cooperatives and investor-owned utilities, cooperatives continue to see other electric energy providers encroach on their territory in various areas of Illinois.

Charles S. Lippa of Springfield, hearing examiner with the Illinois Commerce Commission, reviewed the history of territorial conflict among utilities in Illinois. Even with territorial legislation and inter-utility territorial agreements, numerous conflicts have been presented to the Illinois Commerce Commission in recent years. "Service area agreements have been placed in issue despite agreements drafted in clear, obvious and unequivocal language and a legislative declaration they be entered into to minimize disputes between electric suppliers," Lippa said.

Lippa said the Commerce Commission has held that territorial agreements and the legislation do not permit individual consumers to choose which electric supplier would provide their service. Rather the Commission has held the point of use of electricity determines which competing utility is to serve. The view of the Commerce Commission in these territorial cases has been uniformly upheld in the courts.

Quoting from the Electric Supplier Act, Lippa reminded his audience that the territorial legislation was adopted by the General Assembly "in order to avoid duplication of facilities and to minimize disputes between electric suppliers which may result in inconvenience and diminished efficiency in electric service to the public."

## Office closings

The cooperative office will be closed Monday, November 12 to honor those Americans who have served their country in the defense of our freedom, and Thursday and Friday, November 22 and 23, in observance of Thanksgiving. We at MCEC wish you and yours pleasant holidays.

# National Electric Safety Code changes bin clearance

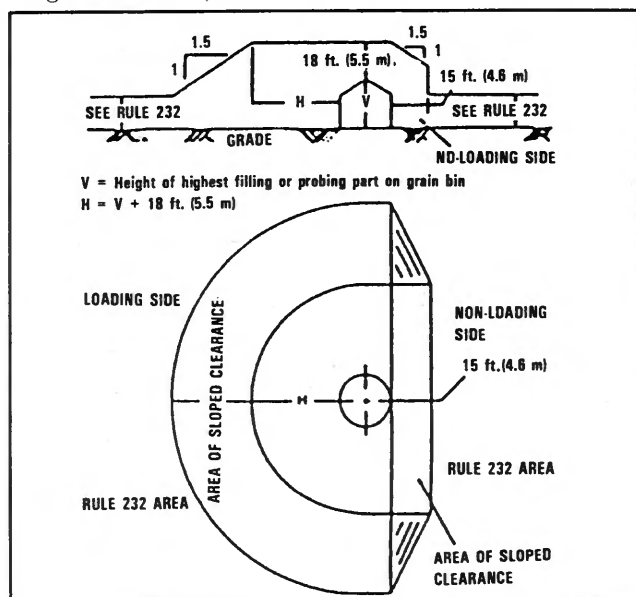
Changes in the National Electric Safety Code (NESC) will require greater clearances between grain bins and utility electric lines. It is now of greater importance for our members to contact the MCEC before adding any grain bins or grain drying systems.

The 1990 edition of the NESC has a new section specifically written for increased clearance requirements around grain bins loaded by portable augers, conveyors, or elevators. The vertical and horizontal clearances required between bins and any high voltage line (such as the MCEC's electric lines) are based on the highest point on the bin. The increased clearances allow for extra safety when moving augers, conveyors, or elevators into position for filling or unloading.

The accompanying diagram shows the measurements required to determine the proper minimum clearances. In most cases the "V" will be the measurement from the ground to the peak of the bin. Any high voltage lines or high voltage equipment must be at least 18 feet above the measurement of "V". The horizontal clearance (H) extends from the bin a distance equal to or greater than the height of the bin (V) plus 18. After that total distance, the clearance slopes downward to normal ground clearances that would be over driveways, lawns, etc.

In the case of a vertical measurement of a grain bin being at 32 feet, we must add 18 feet to achieve a minimum vertical clearance of 50 feet. Then we must measure out horizontally from any side of the bin 50 feet. From that point we slope downward to normal ground clearance (which the minimum is 18 feet) at a rate of 1.5 feet horizontally to 1 foot vertically. In short,

the total horizontal clearance required could be as much as 82 feet. To put this all into perspective, the member installing the grain bin may need to consider building his grain bin away from the electric lines or MCEC will



need to re-route the electric line or even install a section of the electric line underground to achieve the required clearance. Electric lines operating at a typical line voltage of 120/240 does not appear to be covered under this new code requirement, but farmers may want to consider putting their own lines underground to avoid any accidents with augers, trucks, and other portable equipment.

## Energy shortage = energy policy?

Electric power shortages in the United States within the next decade may bring the government to formulate a national energy policy.

Frank H. Lennox, director of research for Washington D.C.-based Science Concepts Inc., predicted widespread energy shortages because utility companies are not investing in new plants.

"At the present rate of growth, the country will need 100 new large generating plants by 1998," said Lennox. "Currently, those plants are nowhere on the horizon."

Because of growing demand, Lennox said, fossil fuel power generation plants recently reached a new peak, demanding the importation of one million barrels of oil per day to meet its needs. Unless new non-oil burning plants are constructed, oil-fired capacity may increase oil imports two million barrels per day by 1995.

He said the country must look to clean coal technology and new light-water nuclear reactors to meet the need of supplying energy and keeping the

country from becoming dependent on uncertain supplies of oil. Changes in regulation of the utilities industry are needed.

Utility companies have become reluctant to build new plants because regulating bodies in the past have stopped some of the plants from becoming operational after utilities have invested millions of dollars.

In the future, Lennox said, construction must be tied to operational permits. This would guarantee that utilities constructing new plants would be able to operate them, once completed.

"We must begin to recognize that we are turning a corner regarding the need for more power," said Lennox. "Some areas will experience shortages soon. Five years down the road we will need to build clean coal plants and advanced nuclear power plants."

Science Concepts Inc. works with energy trade associations, the U.S. Department of Energy and private energy concerns in developing energy projects.

Act takes effect upon becoming law.

15 31  
82  
161  
162 83  
164 84  
165 85  
86

*Michael J. Madigan*  
Speaker, House of Representatives

*Philip J. Kerk*  
President of the Senate

**APPROVED**

this 12<sup>th</sup> day of September, 1990 A.D.

*James R. Thompson*  
GOVERNOR

## New legislation will preserve co-ops' invested capital

Legislation signed in September by Gov. James R. Thompson will benefit members of Illinois electric and telephone cooperatives. The legislation, sponsored in the General Assembly by Rep. Larry Woolard (D-117, Carterville) and Rep. Todd Sieben (R-73, Geneseo), preserves invested capital for the cooperatives' members and reduces accounting paperwork related to cooperative capital credits. A large number of other members of the legislature representing cooperative service areas were co-sponsors.

As not-for-profit corporations, electric and telephone cooperatives—owned and controlled by members they serve—do not earn profits as such. They hold operating margins in reserve to minimize the need to borrow money in the event of major damage to their systems. Any excess of income over expense is credited to the individual account of members and is returned to them as soon as it is possible to do so. Most co-ops in Illinois return capital credits to their members as soon as the cooperative's financial position permits.

H.B. 2936 solves a problem for

electric and telephone cooperatives that is created when some of the members from earlier years leave the cooperative service territory. Cooperatives attempt to maintain addresses of former members in the belief that the members are entitled to the money when capital credits are retired. Occasionally members cannot be located. Unclaimed capital credits previously were turned over to the Illinois Department of Financial Institutions under provisions of the Illinois Uniform Disposition Of Unclaimed Property Act.

Under the previous law, the state acted as a "custodian" of abandoned property until the owners were located. Cooperative leaders and the sponsoring legislators believed cooperatives, if permitted to perform this custodial function, could do the job more effectively. Former members are more likely to contact the cooperative rather than the State when inquiring about capital credits, bill supporters said.

Capital credits are a unique form of property, unlike any other property subject to the Act. These funds represent a donation of capital by members of the cooperative, intended to be used for the benefit of the entire membership in assuring adequate and reliable electric or telephone service in rural areas in future years.

Although co-ops succeed in delivering capital credits refunds to more than 95 percent of their members, some former members cannot be located. No other property would be exempted by the bill. Other forms of unclaimed property, such as deposits and overpayments by the members, would be subject to the Unclaimed Property Act, just as they are for other energy and telecommunications providers.

Illinois joins a growing number of states approving legislation to exempt the capital credits of electric and telephone cooperatives from state unclaimed property acts.

There is little financial impact on the State of Illinois from approved of the bill. In the past five years, about \$30,000 per year has been delivered to the State of Illinois from all electric and telephone cooperatives.



# MISSING



**WALTER THOMAS ACKERSON**

LAST SEEN: 03/24/90 EYES: Blue  
 FROM: Yochots, OR HEIGHT: 5'7"  
 DOB: 07/06/73 WEIGHT: 128  
 WHITE MALE HAIR: Blonde



**TONI DANIELLE CLARK**

LAST SEEN: 03/16/90 EYES: Brown  
 FROM: Son Bruno, CA HEIGHT: 5'3"  
 DOB: 06/04/72 WEIGHT: 110  
 BLACK FEMALE HAIR: Black

If you can identify these or any other missing children, call The National Center for Missing and Exploited Children at:

**1-800-843-5678**

(sightings only)

This message is brought to you as a public service by Association of Illinois Electric Cooperatives, in cooperation with National Child Safety Council.

## -Safety Tip of the Month-

Be sure your child knows what to do in case you become separated. If separated while shopping, your child should not look for you, but go immediately to the nearest clerk and ask for assistance.

© National Child Safety Council 1988 • All Rights Reserved • LITHO USA

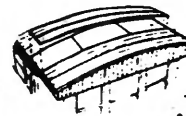
If you want to personally help end this national tragedy, or need additional information, please call:

**1-800-222-1464**

## Buying, selling or trading?

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

**ATTENTION MOBILE HOME OWNER!**  
 KEMCO ROOF-OVER System is the Ultimate Solution for a Problem Roof!



- REDUCES HEATING & COOLING COSTS.
  - MAINTENANCE FREE.
  - BUILT IN OVERHANG & GUTTERING ELIMINATES WATER STREAKS ON SIDE OF HOME.
  - STRONG ENOUGH TO STAND ON.
  - NO MORE ROOF COATING YEAR AFTER YEAR.
  - QUIET! NO ROOF RUMBLE OR RATTLE.
  - ELIMINATES CONDENSATION & WATER PROBLEMS.
- Standing lockseam design on top of 2" polystyrene insulation form the energy efficient KEMCO ROOF-OVER System.

Kemco Aluminum • 1-800-456-KEMCO

# DENTURES

**SIMPLE EXTRACTIONS**  
 WITH DENTURE \$9.00 Reg. \$19.00  
 INCL. DENTURE EXAMINATION

- Acrylic partial Denture (U or L) \$149
- Immediate Denture \$199
- Other dentures and services available

**\$ 99**

**EA. BASIC UPPER OR LOWER**

In one day

ADA Approved Materials

## GENERAL DENTISTRY

**LEE WRIGHT, DMD**

13131 Tesson Ferry Suite #200 St. Louis, Missouri 63128 1 1/2 Mi. S. of I-270

**(314) 849-3377**



## Rescue Your Dying Septic System NOW!

Just Pour Safe, Easy To Use Powder Into Your Commode and Finally ...

# END SEPTIC TANK BACKUP CLOGGING and SMELL

**RESULTS VISIBLE OVERNIGHT!**

**WHY SEPTIC TANKS BACK UP** Septic tanks Clog, Backup and Smell because of household cleaners, which are great for dishes, laundry and floors, but kill good bacteria in your tank and cesspool that normally digest solid wastes, fats, greases and starches. Without this bacterial action solid waste builds up in your system. They overflow into and clog your drainfields, lines and back up into your tank, causing overflows and smells. Even pumping your tank will not clean out the pipes or drainfields, but **SEPTIPRO®** will!

**HOW SEPTIPRO® WORKS TO SAVE YOUR DYING SYSTEM!** It goes to work immediately with 3 Safe Potent Enzymes and Bacteria supplement that works with your good bacteria to break down and digest fats, greases, starches, and all organic waste materials including paper and cotton fibers. It converts and liquifies all organic solid wastes. Cleans tank, pipes, and drainfields. Drainfields become porous allowing earth to absorb. The entire system opens and works from beginning to end.

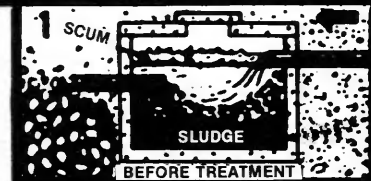
**SEPTIPRO® SAVES YOU MONEY!** No more costly mechanical cleaning, digging or pumping.

**SAFE AND EASY TO USE!** Just pour SEPTIPRO® into your commode, let it work! Results usually visible overnight! Non-toxic, Poisonous or Corrosive. Harmless to Humans, Animals or Plumbing. Will make your system odor-free.

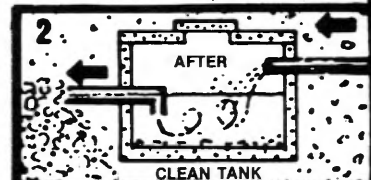
**SEPTIPRO® IS GUARANTEED TO KEEP YOUR SEPTIC SYSTEM TROUBLE FREE OR WE WILL REFUND EVERY PENNY YOU PAID FOR YOUR SEPTIPRO®.** 1 lb. for initial treatment of 1000 gal. tank or for maintenance 1/4 pound once a month.

**1 SCUM**  
**SLUDGE**  
**BEFORE TREATMENT**  
 SOLID WASTE CLOGS PIPES, TANK & DRAINFIELD

**2**  
**AFTER**  
**CLEAN TANK**  
 SOLIDS DIGESTED AND LIQUIFIED NOW ABSORBED IN OPENED DRAINFIELDS



SOLID WASTE CLOGS PIPES, TANK & DRAINFIELD



SOLIDS DIGESTED AND LIQUIFIED NOW ABSORBED IN OPENED DRAINFIELDS

### SEPTIPRO®

P.O. Box 395, Lester Prairie, MN 55354

- |   |                                       |
|---|---------------------------------------|
| <input type="checkbox"/> 1 lb. \$ 9.95 plus \$2.00 P & H total \$11.95  | Check <input type="checkbox"/>        |
| <input type="checkbox"/> 2 lbs. \$16.40 plus \$3.00 P & H total \$19.40 | C.O.D. Extra <input type="checkbox"/> |
| <input type="checkbox"/> 4 lbs. \$23.30 plus \$3.50 P & H total \$26.80 | MasterCard <input type="checkbox"/>   |
| <input type="checkbox"/> 8 lbs. \$38.50 plus \$4.00 P & H total \$42.50 | Visa <input type="checkbox"/>         |

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 (All digits)

Expiration Date \_\_\_\_\_ - \_\_\_\_\_

Signature \_\_\_\_\_

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Call Toll Free: 1-800-327-1389

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**YOU DON'T RISK A PENNY!**  
**Order Now! Money Back Guarantee!**  
**SAVE ON LARGER SIZES**



618-939-7171

MONROE COUNTY ELECTRIC CO-OPERATIVE, INC.

WATERLOO, ILLINOIS

# Monroe Electric News

## Across the manager's desk



Joseph J. Fellin

We are in the process of holding our area member meetings. As this is written, we have had the meeting at Millstadt and Hecker, with two more scheduled at Maeystown and at the Cooperative office. We were pleased with the attendance and interest at the meetings already held.

At these member meetings we reviewed operations and activities at the Cooperative over the past year and discussed some of the system improvements planned for the coming year.

We announced that, although Soyland Power Cooperative plans to raise wholesale power costs by approximately 2 percent, we do not anticipate a retail rate increase in 1991. However, if Soyland raises wholesale costs in 1992, we will probably have to look at a rate increase for 1992. Your Cooperative has not had a retail rate increase to Cooperative members since 1986. We feel we have been able to hold the line on rates as a result of the load management programs many of you are taking advantage of.

Your board of directors has approved the payment of capital credits for the year 1967. If you received electric service from Monroe County Electric Co-Operative in 1967, you should receive a check for capital credits accrued in 1967. These checks will be mailed in December of this year. The total amount to be paid out for 1967 will be \$43,270.

In another good news story for Illinois Electric Cooperatives, we reported that Governor Thompson has signed House Bill 2936 into law. This legislation exempts unclaimed capital credits from being turned over to the State after seven years. These unclaimed capital credits can now be retained by the Cooperatives.

We also summarized the Soyland/Illinois Power law suit settlement. The major component of the settlement is a substantial amendment to the electric power and transmission agreement with Illinois Power Company.

The recently negotiated amendment provides Soyland and its 21 member cooperatives with a broad mix of generating capacity, use of Illinois Power's transmission system, and economic dispatching of generating units at a reasonable cost for the next 20 years or longer. The agreement also increases the amount of generating capacity Soyland receives from Illinois Power's fossil fuel plants, eliminating the need to build our own costly generating capacity.

Members present were brought up to date on the Columbia lawsuit and the Illinois Commerce Commission hearing regarding the annexation by Columbia of territory within our service area as outlined in the Service Area agreement between Monroe County Electric Co-Operative and Illinois Power Company. Briefs have been filed by the attorneys of both sides and additional hearings will be set. We hope to hear something by the end of the year. We don't know what the result will be, but we feel confident they will be in our favor.

We want to thank those of you who attended these member meetings. We enjoyed visiting with you.

## LP gas prices got you down?

Since last winter's sharp increase in LP gas prices to \$1.25 a gallon or more, most of us have been concerned about what LP prices were going to do this fall and winter. The Persian Gulf crisis has added to this concern. Although LP prices came down to the 60-65 cents a gallon range last year, they now are in the 80-90 cents a gallon range (as of October 25) and we are hearing all kinds of rumors as what will happen when it gets cold.

As LP prices increase, our Dual Heat Rate is more and more attractive. It is now more economical to heat with electric heat under our Dual Heat Rate than with LP gas.

Heating with an older LP furnace now? Most LP furnaces more than 8-10 years old have an AFUE (efficiency) of 60 percent or less. Install electric duct heaters to your existing LP furnace and save 30-40 percent on this winter's heating bill.

You can save even more if you install an air-to-air heat pump or a geothermal heat pump.

Call us for details—939-7171.

# The electric thermal storage heating concept

1. Special alloy heating elements use off-peak electricity to heat. . .

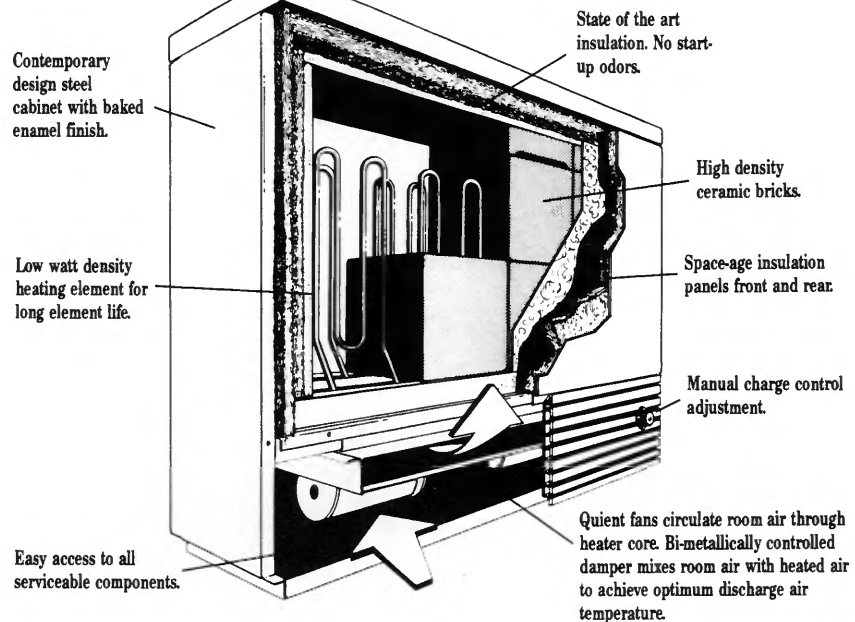
2. . . magnesite bricks which efficiently store the heat until it is needed.

3. Glass fiber and micro-therm insulation keep the heat inside of the unit.

4. A quiet, low velocity fan is activated when the room thermostat calls for heat. Room temperature air is drawn into the unit and heated as it is circulated around the hot bricks.

5. A bimetallic damper mixes additional room air with the hot air inside to provide an even, comfortable flow of warm air into the room through. . .

6. . . the air discharge grille at the bottom of the unit.



## What does off peak mean?

Monroe County purchases electric energy from Soyland Power Cooperative for re-sale to our members. During the coldest winter evenings, a peak load condition is often reached, driving the cost to generate the electricity "sky high." Also, much of the remaining time, at night for instance, equipment generating electricity is not used at full capacity.

Monroe County and its members can help both problems by taking advantage of the electric storage heating concept. Electric storage heating systems allow you to use electricity only during off-peak times and at night to create heat. The heat is stored and then drawn upon during the day or the peak time as needed, heating both radiantly and through convection.

## How the system works

At night, the storage heating unit is charged when electricity is automatically switched on to heating elements surrounded by a high-density magnesite core within the well-insulated unit. When the room thermostat calls for heat, a small fan in the base of the unit circulates room air around the hot core and quietly and gently blows warm air into the room guaranteeing a consistent discharge temperature, even though the core heat changes.

## Greater comfort for less

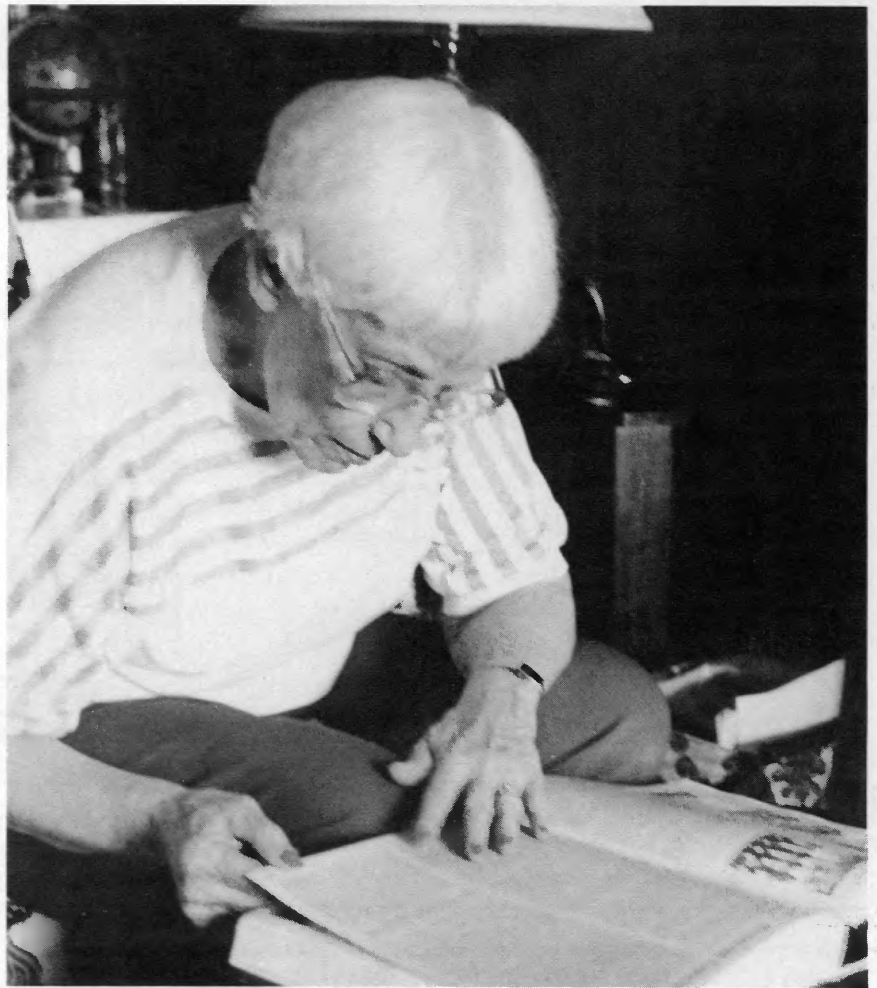
Electric thermal storage heating is a clean, safe, comfortable and reliable method of heating your home. The savings are realized by taking advantage of off-peak Dual Heat electric rates offered by Monroe. With storage heat you purchase electricity during "off peak" hours for as much as 60 percent less than normal electric rates. This heating choice is growing in popularity because it is 100 percent efficient and provides consumers with considerable savings and heating costs. For more information, call 939-7171.

Qualifies for off-peak  
Dual Heat Rate

Up to \$1000 rebate

Ideal supplement to  
electric furnace

Mary Fielding looks over a historical reference book. She has completed a book of pen-and-ink drawings of Iroquois County grain elevators. Fielding entitled the book *Prairie Skyscrapers* and gave it to the local historical society to sell to raise funds. All elevators in the county are represented in the book.



# Prairie Skyscrapers

Some artists deal with wide open spaces or seascapes. Others will work for hours to get a drawing of a simple bowl of fruit "just right." Mary F. Fielding of rural Milford is different. The Eastern Illini Electric Cooperative member does pen and ink drawings of grain elevators.

The wife of a long-time elevator employee, she began the elevator-sketching hobby as a favor to a friend whose family owned an elevator. The family was putting a brochure together and needed sketches of the elevator. "I found that they were surprisingly interesting," she says. Her husband, Gayle, still works as an accountant for the A.T. Sumner and Sons family, which still owns the elevator.

An avid historian, she has

made drawings of every elevator she could locate in Iroquois County—44 in all—has written a brief history of each one, and had them made into a book, which she gave to the Iroquois County Historical Society in Watseka. The society sells the books to raise funds.

She knew, also, that grain elevators were the biggest business in the county, often being the only enterprise left in a once-thriving community.

"There's one elevator," she says, "that's the only thing left of the town. All the other buildings are gone. As far as I can tell, about every town in the county had an elevator, except L'Erable, up in the northern part of the county." she had to do a little traveling to get her drawings, and that was kind of a new

experience. "I hadn't even been across the tracks to Del Ray before," she says, "and I hadn't even been to Thawville, either, and that's just 25 miles away, over on the other side of the county. But there's an elevator there, so I went."

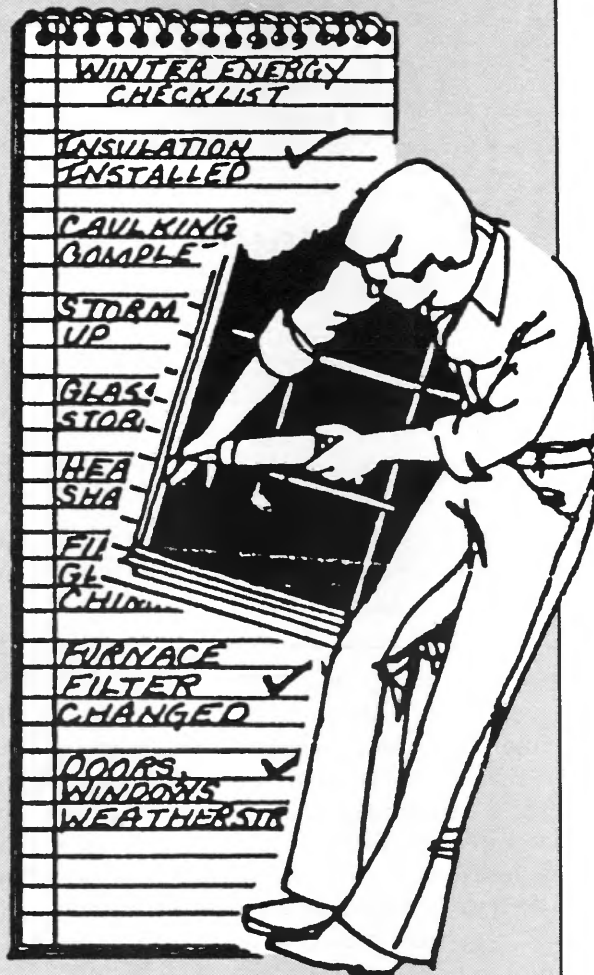
She spends a surprisingly small amount of time "in the field," she says. "I'd go out there and find a good place, and I'd make a pencil sketch. Then I'd go back home and do my ink drawing. It used to take a while, but I got to where I could do a good sketch in half an hour.

"It's not that hard," she says with a smile, "because I know what they look like, now."

She remarks that she's been interested in art of some kind "longer than I care to remember," and that she



**Ask someone at your electric cooperative to show you how you can save money and energy**



\_\_\_\_\_ Run the clothes washer and dryer during "off-peak" times? (Check with your electric cooperative for the off-peak times.)

\_\_\_\_\_ Keep the water in your water heater clean of sediment that can build up around the electric element and cause premature burn-out?

\_\_\_\_\_ Turn the heat-air conditioning off in unused rooms and close those rooms off from the rest of the house?

\_\_\_\_\_ Cover stovetop pans to boil water quicker?

\_\_\_\_\_ Run only a full dishwasher?

\_\_\_\_\_ Take showers rather than tub baths?

\_\_\_\_\_ Turn off lights in unused rooms?

\_\_\_\_\_ Keep lamps clean? Dirt absorbs light.

\_\_\_\_\_ Turn off the TV, lights, radios and stereo when not in use?

\_\_\_\_\_ Understand R-values? R-values measure insulation capa-

bility. The higher the R-value, the better insulator it is.

\_\_\_\_\_ Use kitchen and bath ventilating fans sparingly? In just one hour, exhaust fans can empty a houseful of warm or cool air.

\_\_\_\_\_ Wear warm clothing indoors in the winter?

\_\_\_\_\_ Open the draperies on sunny days and close them at night?

\_\_\_\_\_ Keep radiator surfaces dust-free?

\_\_\_\_\_ Is your house equipped with an energy-efficient electric heat pump?

If you answered "yes" to all questions on the checklist, congratulations! You use electricity wisely. If you answered "no" to many of them, however, ask someone at your rural electric cooperative to show you how you can save money and energy by conserving right at home.



618-939-7171

MONROE COUNTY ELECTRIC CO-OPERATIVE, INC.

WATERLOO, ILLINOIS

# Monroe Electric News

## Across the manager's desk



Joseph J. Fellin

It is easy to become accustomed to a continuous, uninterrupted supply of electricity. Supply can be cut off for various reasons, whether it be storms, weather, accidents or even an earthquake. As you read this we will know if the predicted earthquake in early December happened or not. Although we don't give much credence to the prediction, we must be aware of the consequences and be prepared whether an outage is caused by an earthquake or by other reasons.

When your power goes off for any reason, there are several steps to follow. Check your main fuse or reset a circuit breaker, which may restore the electricity if on your side. Check to see if your neighbors are also without electricity. Next call the Cooperative to report an outage. When you call the Cooperative, please give your name and map location number. Having this information enables us to dispatch a repair crew as

sions, VCR's and computers. Also appliances with electric motors such as freezers, refrigerators, air conditioners and water pumps should be unplugged.

To make an outage easier to cope with, always keep an adequate supply of the following on hand:

- Flashlights with extra batteries
- Battery-operated radio
- Candles or oil lamp and matches
- First aid supply
- Small amount of water

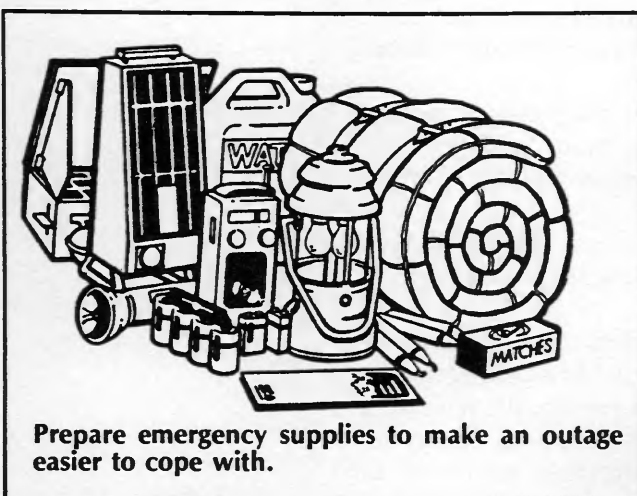
Keep these items in a cool, dry place and make sure all family members know where to find them.

If a power outage occurs in the winter, dress warmly, wearing several layers of clothing. Have your family move to a single room. It could be a room with a fireplace, wood stove or an alternate heat source such as a gas or kerosene portable heater. Be certain that you follow operating instructions and have proper ventilation.

In case of a prolonged outage other measures will need to be taken as well. Keep your refrigerator and freezer doors closed as much as possible to prevent air loss. The food will stay cold or frozen longer in an unopened refrigerator or freezer. Frozen food may keep three or four days in an unopened freezer.

Keep curtains or draperies closed on all windows except south windows when the sun is shining. This will supply some solar heat gain into the house. Keep draperies closed at night.

Following these suggestions will make it easier to cope with a power outage. Your Cooperative has a good record for outage time per member, however we never know when an emergency will happen. We will work around the clock to restore your electric service.



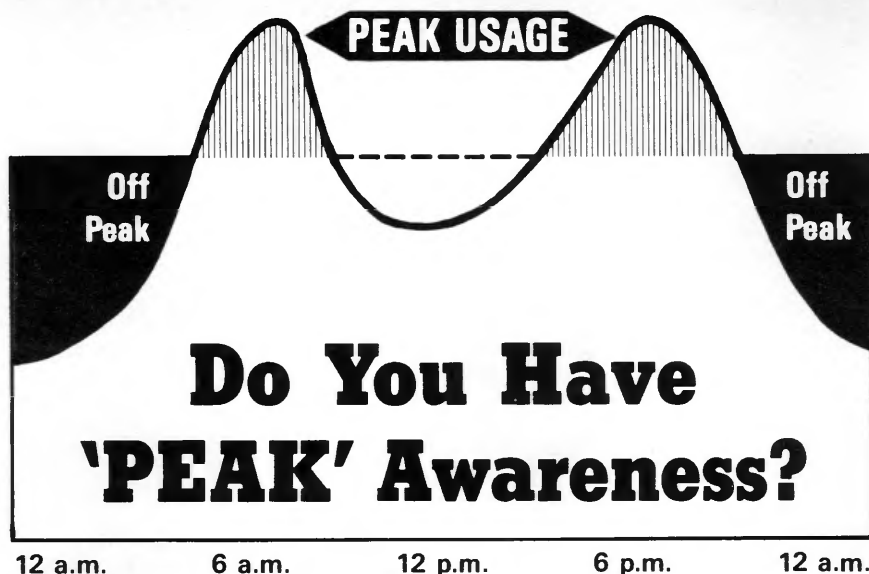
Prepare emergency supplies to make an outage easier to cope with.

quickly as possible to locate and restore the electricity.

Other steps to take to eliminate damage to your appliances and equipment include: Unplug appliances with electronic components such as microwaves, televi-

## Happy Holidays

Office closed  
**Tuesday, December 25,**  
 and  
**Tuesday, January 1,**  
 for holidays



## Do You Have 'PEAK' Awareness?

12 a.m.      6 a.m.      12 p.m.      6 p.m.      12 a.m.

### What is a peak?

It's one or two times each day when consumers' use of electricity is highest.

### Why do peaks occur?

They're caused by consumers' energy use patterns. Many of the Monroe County Electric Co-Operatives' 4,500 member-owners wake up at about the same time every day, shower, cook breakfast and begin work. Electrical use hits a peak at this time. In the evening, members arrive home, use electrical appliances, hot water, lights and turn up the electric heat . . . again at about the same time . . . and electric energy use hits another peak.

### So what?

Here's the point. Electric cooperatives must provide adequate electrical capacity to meet the highest peaks. Each year the peaks get higher and more power plants are needed to generate enough electricity to meet peak use. There is no reasonable alternative to ensure that we don't run short of electricity during these peaks.

### Here's what you can do

Shift some of your electrical use to off-peak periods. Avoid washing and drying clothes or dishes until later at night. Postpone using major appliances until off-peak times. By lowering your peak power use, you make more efficient use of the electricity we now have and delay the need for more generating capacity. Be aware of the expensive peaks and save money on your electric energy bill.



### Country Christmas

Gathering with families and friends . . . sharing hopes, goodwill, holiday feasts . . . that's part of Christmas for millions across America's countryside.

We'll be sharing all these with you . . . lighting and powering the way for a warm, cheerful season.

And we'll stay on the job, alert to your needs . . . all the year around.

We wish you a  
Merry Christmas!

## How much electricity does my waterbed use?

As waterbeds increase in popularity, we receive more questions about their energy usage. A waterbed is literally a large hot water heating element for the bedroom. The heat continually escapes from the waterbed into the surrounding cold air. Then heat is replaced into the waterbed by the electric heating element.

A waterbed maintains a constant temperature all the time, even during the day when it is not in use. To be comfortable, a setting of 88-90 degrees is not uncommon.

Adding insulation to your waterbed will reduce the amount of electricity needed to keep the water heated. A variety of insulating materials can be used: insulation board, such as one-half inch extruded polyurethane, will fit easily between the mattress and the frame. Adding the insulation board will raise the

level of the mattress only slightly. When purchasing a waterbed, you may want to consider purchasing a commercial insulation pad recommended by the manufacturer. Also, when the waterbed is not in use, make sure it's thoroughly and warmly covered.

Of course, many factors must be considered when figuring the cost of heating a waterbed including size of the heating element, size of the bed, bedroom temperature, etc. For example: If a heating element in a bed is 500 watts and if the element stays on an average of 12 hours each day for a 30-day period, the bed will consume 180 kilowatt-hours of electricity for that time period. In many cases, depending on the temperature of the room, the heating element will be on more than 12 hours per day.

When you review your total electric bill, a heated waterbed should definitely be a consideration.

# Home energy decisions



**“Gas—the better choice.”**

**“Heat your home electrically.”**

Confused about what is the best home heating system? Is gas the better choice? Maybe. Is it better to heat your home electrically? Maybe. It depends. It depends on a lot of things such as personal preference, installation costs, availability of energy supplies, energy cost, health risks involved, etc.

But wouldn't it be nice to know if you are getting the best value for your heating dollars? Without considering the factors already mentioned, there is an easy method to determine what type of heating system is most economical.

It's called the “breakeven” equation, and it tells you the breakeven point of the price of one type of energy supply versus another. It does this by comparing the efficiency, British thermal unit (BTU) heat values, and price of energy of one heating system to another heating system. After calculating the breakeven price, you can easily determine whether you are getting the most heat for your dollar.

It's simple! If you are paying more than the breakeven price, the new energy system is the better buy. If you are paying less than the breakeven

price, your existing energy system is the better buy. Please note that this equation does not tell you how to conserve energy—it just compares one type of heating system to another under the same given conditions.

An easy way to understand how this equation works is to realize that a certain house is going to require the same amount of heat (BTUs) to keep it warm regardless of whether the heat is provided by electricity, gas, wood, or oil. This does not mean that weatherization, payback periods, or time value of money should not be considered when selecting a heating system. It simply means that at today's fuel prices and with your home's given conditions one type of heating system is more economical than another.

The equation is as follows:

$$\frac{[(\text{Existing energy}) S \times V] \times \text{Proposed energy price } (\$)}{[(\text{Proposed Energy}) S \times V]}$$

= Breakeven price of existing energy

The “S” and “V” stand for seasonal efficiency and heat value, respectively, and their corresponding values can be selected easily from the following tables. All you will need to know in order to work