

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**

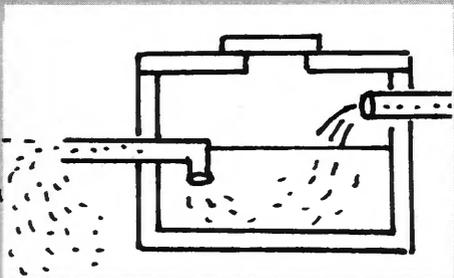
For more information CALL

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**

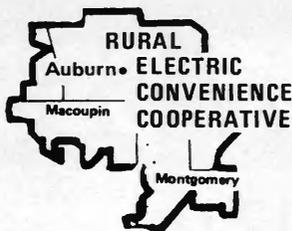
Name _____

Address _____

Town _____ State _____

Zip _____ Telephone _____

How many septic tanks? _____



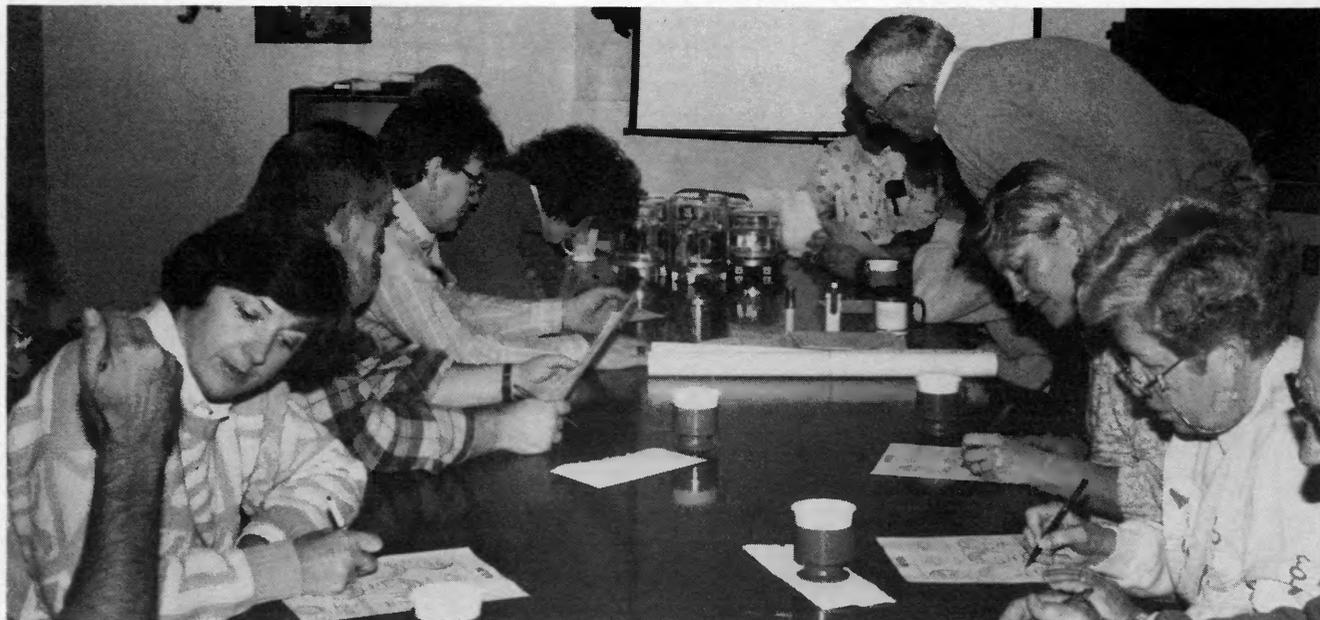
Rural HiLights

Board of directors: Jim Ayers, Richard Carpani, George Hart, Lynn Johnson, Matthew McDonald, Carl Slightom, Dale Wilcox, Gregory Wilson, and Lyle Yeaman.
Manager: Roy D. Goode.

RURAL ELECTRIC CONVENIENCE COOPERATIVE CO.

217-438-6197

AUBURN, ILLINOIS



Meter readers during training session

Area meter reading program begins

The area meter reading program, recently approved by your board of directors, has begun.

The Cooperative is divided into 21 routes to be read by 21 area meter readers. Nine area meter readers have been hired and trained, and they read the meters on their respective routes December 28, 29 and 30. Twelve more area meter readers will be hired and trained in the near future in order that all meters will be read by area meter readers by the end of March.

Each of you will receive a letter notifying you when an area meter reader will begin reading meters in your area. Until you receive that letter, please continue to read your meter and send the reading in with the payment of your electric bill as in the past.

We know that some of you may question the feasibility of hiring

area meter readers when you have been reading your own meter accurately and in a timely manner for years. This program will provide many benefits to the operating efficiency of your Cooperative as accurate and timely readings will be obtained on all meters each month and billing of electric usage will be on a more current basis.

The timing and format of your electric bill will remain the same for the next several months. In the

forthcoming issues of the Rural HiLights, we will be discussing changes in the timing and format of your future electric bills. Please read your Rural HiLights carefully each month for this information.

This program has been under consideration for the past several years now and we are pleased to finally begin its implementation. Your cooperation in helping to make this new program a success will be appreciated.

New toll-free number

Your cooperative now has a toll-free number for use during weekday business hours (8 a.m. to 4:30 p.m.). This number is 1-800-245-RECC (7322). It may be used during weekday business hours only. If you call in on the toll-free number after business hours, an answering machine will respond with a message to call in during business hours. If there is an outage or emergency after business hours, call 438-6197. The answering service will respond to your call.



Earn Up to \$1,000 REBATE

When You Update Your Heating System Or Appliances!

Gain the safety, comfort and convenience of electric heat when you install the high-efficiency heat pump or other electric heating system. If you've been planning to upgrade your home's comfort conditioning system, now is the time. Earn valuable rebates on your investment and start enjoying the safety and convenience of electric living . . . now.

Rebates available only to members of Rural Electric Convenience Cooperative. Rebates can be earned for any qualifying electric equipment installed.

	REBATE
<input type="checkbox"/> Groundwater Heat Pump	\$ 1,000
<input type="checkbox"/> New or Remodel Home to Total Electric	\$ 800
(Payable \$400 per year for two years)	
<input type="checkbox"/> Heat Pump	\$ 400
<input type="checkbox"/> Electric Water Heater	\$ 50
<input type="checkbox"/> Base Board or Ceiling Cable Heat, per room	\$ 50
<input type="checkbox"/> Electric Clothes Dryer	\$ 50
<input type="checkbox"/> Converting from Gas Clothes Dryer to Electric Clothes Dryer	\$ 100
<input type="checkbox"/> Converting from Gas Water Heater to Electric Water Heater	\$ 100
<input type="checkbox"/> Sun-Twin Heater	\$ 125

Call now for more information on your cooperative's rebate program or for information on clean, safe electric heat. Or send us your name and address and we'll contact you.

Name _____

Mailing Address _____

Telephone _____

Rural Electric Convenience Cooperative Co.

P.O. Box 19, Auburn, IL 62615

Telephone: 438-6197

(NOTE: To ensure that you qualify for any rebates, be sure to contact your electric cooperative before beginning work on your electric heat additions.)

What is a geothermal heat pump?

It is a heating and cooling unit that recovers energy from the earth, with a savings of 40 to 60 percent operating cost to you.

Please send more information on the geothermal ground loop water furnace system.

Name: _____

Address: _____



Return to: Rural Electric Convenience Cooperative Co.
P.O. Box 19, Auburn, IL 62615

Smoke detectors save lives —but only if they work

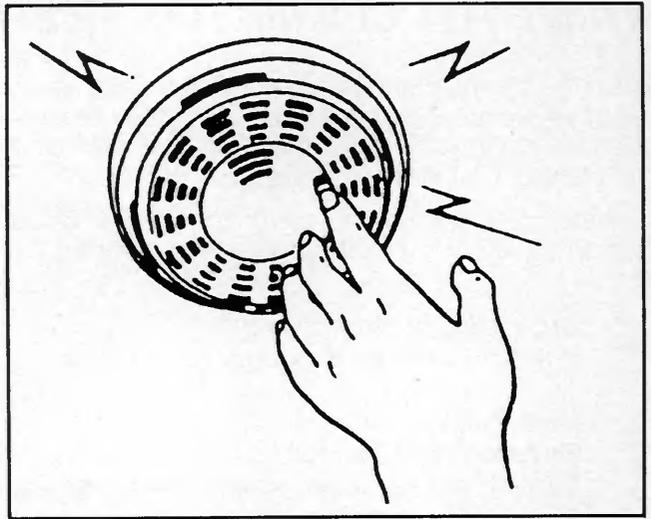
A large percentage of American homes are equipped with smoke detectors, but many of them don't work.

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.



Rural Highlights

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Manager: Roy D. Goode.

RURAL ELECTRIC CONVENIENCE COOPERATIVE CO.

217-438-6197

AUBURN, ILLINOIS

Meter reading program fully implemented

The area meter reading program is now in full swing.

As of the writing of this article, all meters were read by area meter readers on February 26, 27 and 28, 1990. Twenty-one area meter readers are being utilized.

Your electric bill dated 2/28/90 will have a message "COOP READS METER" printed in the space where you normally write in your meter reading. This will indicate to you that it will no longer be necessary for you to read your meter.

The next phase of the meter reading program will now begin. One of the many reasons for implementing an area meter reading program is to obtain turn-around billing for kwh's used. Your present billing cycle is one month behind. Kwh's used in February 1990 are not billed to you until March 31. We believe that putting the billing of kwh's used on a more current basis will be beneficial to you and your

Cooperative in several ways.

How are we going to achieve this goal of billing on a current basis? This will be accomplished over the next four-month period. Your area meter reader read your meter last during the period February 26, 27 and 28. The next time your meter will be read will be during the period April 6, 7 and 9, thereby generating a bill for approximately 39 days of electric usage. This usage will be billed April 30. Your meter will be read again during the period May 14, 15 and 16, generating a bill for approximately 38 days of electric usage. This usage will be billed May 31. Your meter will be read again during the period June 21, 22 and 23, generating a bill for approximately 38 days of electric usage. This usage will be billed June 30. Your meter will then be read during the period July 28, 30 and 31, again generating a bill for approximately 38 days of electric

usage. This usage will be billed August 10. At this point, billing on a current basis will be achieved. Meter readings from this point on will always be obtained during the last three days of each month.

These longer billing periods may cause some slightly higher electric consumption than the normal 30-31 day period, however the above four-month period is during the spring of the year, which normally corresponds to the lowest electrical usage of the year. We are hopeful the weather will cooperative and make this transition as smooth as possible.

More information about the timing and format of future electric bills will be forthcoming in the next several issues of Rural HiLights. Please read each issue carefully as you receive it.

Your cooperation in helping to make this new program a success is appreciated.



Manager Roy D. Goode opened the meeting for meter reading training.

Why pay \$100 for heating, cooling and hot water when you can have the same amount for \$60 or less? Invest in the GT system geothermal heating, cooling and water heating

Cooperative members

who have the GT system are enjoying the savings

The GT system

Heating, cooling and water heating

- can save you up to 60% on heating.
- can save you up to 30% on air conditioning.
- can save you up to 50% of your water heating costs.
- is a clean system.
- has no open flames.
- produces no hazardous fumes.
- the most efficient gas and oil furnace uses three times as much energy to heat as a GT system.
- is the most efficient system available today.

What is a geothermal heating and cooling system?

It is a heating and cooling unit that recovers energy from the earth, with a savings of 40 to 60 percent operating cost to you.

Please send more information on the geothermal ground loop water furnace system.

Name: _____

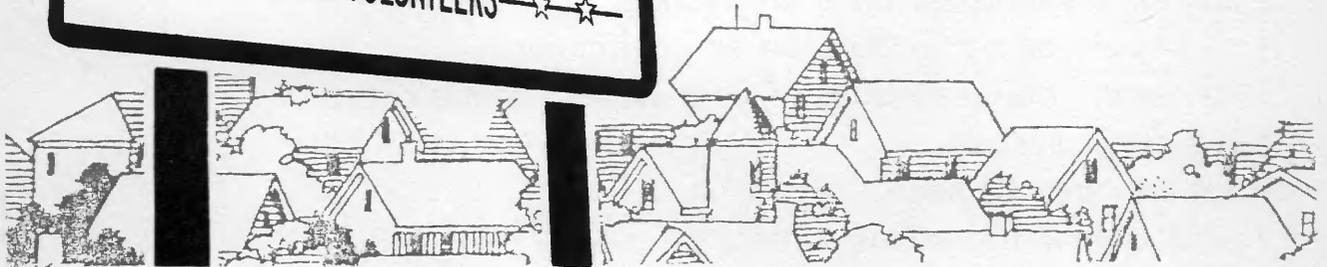
Address: _____



Return to: Rural Electric Convenience Cooperative Co.
P.O. Box 19 Auburn, IL 62615



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.

"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.



Rural Highlights

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 Manager: Roy D. Goode.

RURAL ELECTRIC CONVENIENCE COOPERATIVE CO.

217-438-6197

AUBURN, ILLINOIS

A call for interested members

Dear Member:

In January 1970, your board of directors organized a group called Electric Cooperators. This group consists of two couples from each of the nine districts. The directors representing that district appoint the couples. The couples serve on the group for two years, with a rotation of nine newly appointed couples each year. The original age limit of these couples is 21 to 35, and they must be members of the cooperative. It has been a very active group for the past 20 years.

Your board of directors feels that some improvements and upgrading should be made to the organization. Some of the suggestions are:

1. No age limit.
2. Not limited to just couples. It may be a couple, or it could be a man or woman, married or single.
3. There may be a limit on how many members will serve each district.
4. Being a member of the cooperative is the only qualification required.

Your board of directors feels that any member who is interested in the operation, functions and future of their cooperative, is eligible to serve. All members are invited to serve, including those who have served in the Cooperators group.

If you are interested, please fill out the form below and submit it to the cooperative office by June 1.

Sincerely,

Your board of directors

YES, I am concerned about our cooperative and would like to serve.

(Mr. & Mrs.) (Ms.) _____

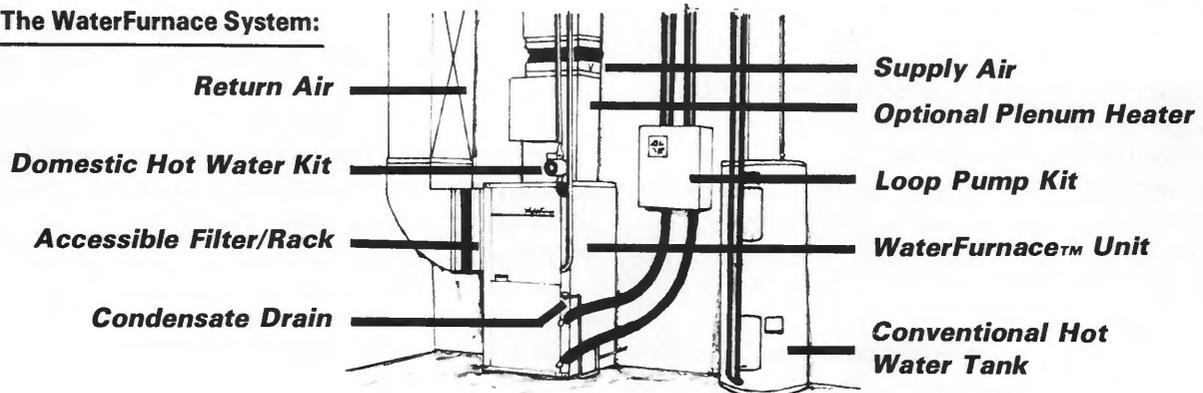
Address _____

I am a member of Rural Electric Convenience Cooperative Co.

'Every home should have geothermal heating, cooling and water heating systems'

with your cooperative's 4 cent rate on heating, cooling and water heating, you will be able to save 50 percent of your operating costs compared to your present system.

The WaterFurnace System:



For more information contact your cooperative's Member Service Department.

Why pay \$100 for heating, cooling and hot water when you can have the same amount for \$60 or less?

Invest in the GT system geothermal heating, cooling and water heating

Cooperative members

who have the GT system are enjoying the savings

The GT system

Heating, cooling and water heating

- can save you up to 60% on heating.
- can save you up to 30% on air conditioning.
- can save you up to 50% of your water heating costs.
- is a clean system.
- has no open flames.
- produces no hazardous fumes.
- the most efficient gas and oil furnace uses three times as much energy to heat as a GT system.
- is the most efficient system available today.

What is a geothermal heating and cooling system?

It is a heating and cooling unit that recovers energy from the earth, with a savings of 40 to 60 percent operating cost to you.

Please send more information on the **geothermal ground loop water furnace system.**

Name: _____

Address: _____



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"FleaBuster has demonstrated its effectiveness in significantly reducing or totally eliminating fleas from pets."

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FLEAS HATE IT — PETS LOVE IT!

FleaBuster emits intense, high-frequency ultrasound using patented circuitry called PMBC (Pulsed, Modulated, Burst Circuit). Fleas can't stand it. They get out and stay out.

WHAT SATISFIED USERS SAY:

"... Our vet was impressed! It's so nice not to have fleas in the house ..."

A.W., Pt. Arthur, TX

"Last year our beloved Irish Setter Kerry was so flea prone ... NO MORE. She is never without her collar, and not a trace of fleas ..."

P.B., Knoxville, TN

"We now have two contented beagles ... The flea and tick problem is nonexistent."

G.R., Key West, FL

NO POISONS — NO CHEMICALS

SAFE... EFFECTIVE... AND Guaranteed To Work!

FleaBuster comes complete with a durable nylon collar, long-life Duracell batteries and a one-year warranty. If for any reason you are not totally delighted with your FleaBuster, return the unit within 30 days for a no-hassle refund.

U.S. Consumer, Dept. FC-40

2721 US 19 N, Suite 173, Palm Harbor, FL 34684

- One FleaBuster \$19.75 plus \$2.75 shipping & handling
- Two only \$35 plus \$3.75 s&h.
- Additional sets of batteries only \$5 plus \$1 s&h ____ (Qty)

Enclosed is \$____. FL & MI res. add sales tax.

CHARGE IT:

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- Diners American Express Exp. Date ____/____

Card # _____

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STATE _____ ZIP _____

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Chicks, Turkeys, Ducks, Pheasants, and Guineas

Poultry Shown in Color

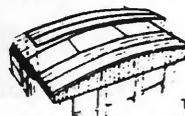
Over 60 Varieties. Chicks, Rare Breeds, Fighting Games, Jungle Fowl, Ducks, Bantams, Pheasants, Turkeys, Chukars, Guineas. Books, Incubators, and supplies. Safe shipment nationwide. We accept Mastercard & Visa. Send for FREE Big new colorful picture catalog.

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Telephone — 816 647-3156

Each time you use a detergent, bleach, or disinfectant or other household cleaner it destroys necessary bacteria in your septic system. See the Dr. Drain septic tank and lateral line cleaner ad in this issue. Available at Wal-Mart.

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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.
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- Cuts through tough weeds, briars and grass.
- Keeps your rotary trimmer in business.
- Guaranteed to save you time!

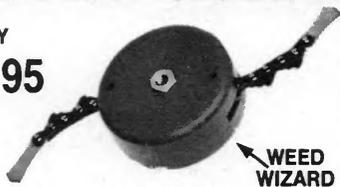
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\$21.95



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() Check enclosed for \$21.95 plus \$3.00 postage and handling.

Your Trimmer Make _____ Model # _____

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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 it's 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.

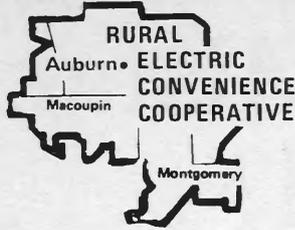
- Titles to your real estate, automobiles, boats, stocks, etc. are all safeguarded in your Trust.

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!

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Rural Highlights

Board of directors: Jim Ayers, Richard Carpani, George Hart, Lynn Johnson, Matthew McDonald, Carl Slightom, Dale Wilcox, Gregory Wilson, and Lyle Yeaman.
Manager: Roy D. Goode.

RURAL ELECTRIC CONVENIENCE COOPERATIVE CO.

217-438-6197

AUBURN, ILLINOIS

53rd annual meeting of members

Thursday evening,
August 23, 1990
Northwestern High School,
Palmyra

- Free evening meal served by the Palmyra Lions Club 5-7 p.m.
- Entertainment for children
- Election of directors
- Reports of officers
- Capital credit checks will be available to the members at the annual meeting for the years of 1968 and 1971. (There were no margins for the years of 1969 and 1970, therefore, no capital credits will be retired for those years.)
- Attendance prizes Grand Prize—September bill up to \$500
- Craft fair (Interested participants should contact RECC at 1-800-245-RECC for more information.)

Earn Up to \$1,000 REBATE

When You Update Your Heating System Or Appliances!

Gain the safety, comfort and convenience of electric heat when you install the high-efficiency heat pump or other electric heating system. If you've been planning to upgrade your home's comfort conditioning system, now is the time. Earn valuable rebates on your investment and start enjoying the safety and convenience of electric living . . . now.

Rebates available only to members of Rural Electric Convenience Cooperative Co. who are in good standing and in compliance with all Cooperative policies and bylaws. A member is eligible for a rebate only if all electricity, consumed on premises within the Cooperative's service area owned by member or in which member has a legal or equitable interest, is provided by the Cooperative. In addition, member agrees, in consideration of the rebate, not to terminate his membership in the Cooperative, without the approval of the Cooperative's board of directors. Rebates can be earned for any qualifying electric equipment installed.

	REBATE
<input type="checkbox"/> Geothermal Heating, Cooling and Water Heating System	\$1,000
<input type="checkbox"/> New or Remodel Home to Total Electric (Payable \$400 per year for two years)	\$ 800
<input type="checkbox"/> Heat Pump	\$ 400
<input type="checkbox"/> Electric Water Heater	\$ 50
<input type="checkbox"/> Base Board or Ceiling Cable Heat, per room	\$ 50
<input type="checkbox"/> Electric Clothes Dryer	\$ 50
<input type="checkbox"/> Converting from Gas Clothes Dryer to Electric Clothes Dryer	\$ 100
<input type="checkbox"/> Converting from Gas Water Heater to Electric Water Heater	\$ 100
<input type="checkbox"/> Sun-Twin Heater	\$ 125

Call now for more information on your cooperative's rebate program or for information on clean, safe electric heat. Or send us your name and address and we'll contact you.

Name _____

Mailing Address _____

Member's Signature _____ Phone _____

Rural Electric Convenience Cooperative Co.

P.O. Box 19, Auburn, IL 62615

Telephone: 1-800-245-RECC 8:00 a.m. to 4:30 p.m.

438-6197 Non-business hours

(NOTE: To ensure that you qualify for any rebates, be sure to contact your electric cooperative before beginning work on your electric heat additions.)

Pre-register for your annual meeting

Members of Rural Electric Convenience Cooperative Co. may again pre-register for their annual meeting. We are aware that some of you who pre-registered last year did have to stand in a rather lengthy line. We apologize for that inconvenience and feel we will have that situation rectified at this year's annual meeting August 23, 7 p.m. (free evening meal to be served from 5-7 p.m.), at Northwestern High School, Palmyra. Please pre-register if you know you are coming. It does give us an idea of the number of members who are planning to attend the meeting.

YES, RECC, we're coming to the 53rd annual meeting of members. Count on us to participate in the following:

_____ **PRE-REGISTRATION.** Just sign your name below and look for the pre-registration table at the annual meeting to pick up your voting ballot.

_____ **FREE EVENING MEAL.** Please help us plan for the evening meal by indicating in the blank how many from your family will be coming for it.

Member Signature

Address **City** **State, Zip**

Please cut out and mail to RECC, P.O. Box 19, Auburn, IL. 62615

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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GUARANTEED TO REPEL RODENTS, MICE, BATS, SQUIRRELS, ETC.
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NOW ONLY **\$19.77**

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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!

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!

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

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 _____

Stark Bro's FREE 1990 "Fruit Trees & Landscaping Catalog"

Start growing your own full-size fruit on dwarf-size trees. Nothing compares with the sweet juicy taste of home-grown fruit picked fresh from your own trees. Imagine the scrumptious pies, cobbles, jams, jellies and just plain good eatin' you'll enjoy.



10 REASONS WHY Stark Bro's is for you:

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- Largest number of exclusive varieties.
- No risk buying—inspect your order before you pay.
- Easy-on-the-budget credit-card buying.
- Convenient toll-free telephone ordering.
- FREE 40-page Growing Guide with order.
- Shop-at-home convenience.
- Guaranteed satisfaction on all orders.

Stark Bro's has all your growing needs!



Stark Trees Bear Fruit. Since 1918. Stark Bro's 48-page, full-color catalog offers hundreds of varieties of fruit, nut, shade and ornamental trees, grapes, berry plants, shrubs and growing aids too. Everything you need to grow bushels of flavorful fruits.

Send for your FREE catalog & \$5 coupon today!

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 State _____ Zip _____
 Phone _____
(area code)

Send to: Stark Bro's Nurseries, Dept. A1039K, Louisiana, MO 63353

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- Keeps **your** rotary trimmer in business.
- **Guaranteed** to save you time!

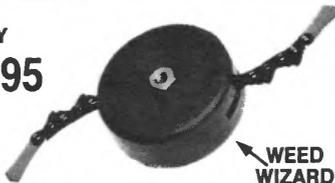
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(Call for dealership inquiry)



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 Check enclosed for \$21.95 plus \$3.00 postage and handling.
 Your Trimmer Make _____ Model # _____
 Name _____ Phone (____) _____
 Street _____
 City _____ State _____ Zip _____

Send to: WEED WIZARD, INC., P.O. Box 275, Dahlonega, Georgia 30533

MISSING



BLANCA ELISA ROBERSON

LAST SEEN: 08/06/89 EYES: Brown
 FROM: Aransos 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.

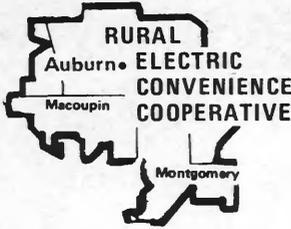
-Safety Tip of the Month-

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:

1-800-222-1464



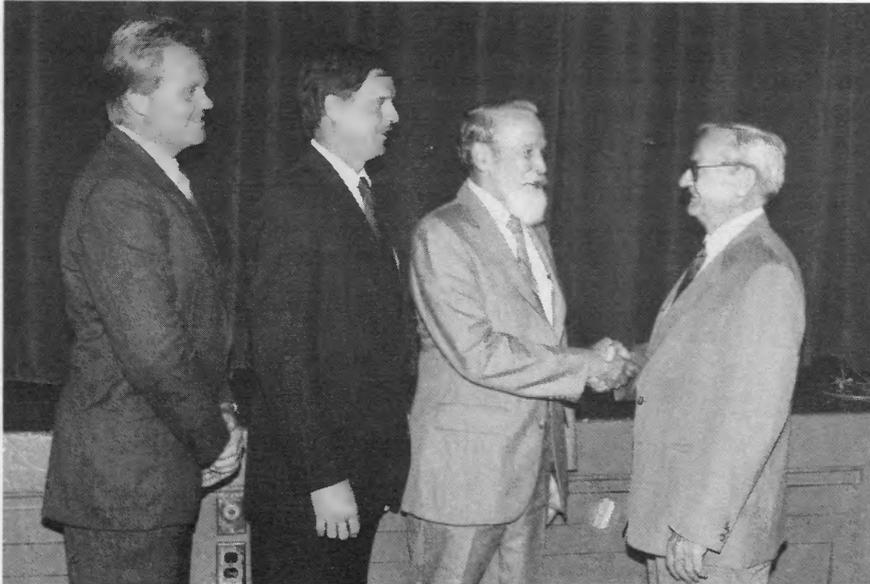
Rural Highlights

Board of directors: Jim Ayers, Richard Carpani, Kevin Duewer, George Hart, Curtis Hays, Lynn Johnson, John H. Stephens, Gregory Wilson, and Lyle Yeaman.
 Manager: Roy D. Goode.

RURAL ELECTRIC CONVENIENCE COOPERATIVE CO.

217-438-6197

AUBURN, ILLINOIS



Roy D. Goode, right, manager of Rural Electric Convenience Cooperative, congratulates three new members of the cooperative's board of directors following their election August 23. Elected to three-year terms were, from left, Kevin Duewer of Waverly, Curtis Hays of Girard and John H. Stephens of Palmer.

Three new directors elected

Members of Rural Electric Convenience Cooperative (RECC) elected three new directors to the cooperative's governing board during balloting at the 53rd Annual Meeting of RECC members held August 23 at Northwestern High School in Palmyra.

A crowd of more than 900 members and guests attended the meeting to vote in the contested director elections and hear reports of officers.

Challenger John H. Stephens of Palmer defeated incumbent director Matt McDonald of Taylorville, 543 to 411, in RECC District 6. In other balloting, Curtis Hays of Girard defeated Roger Ladage of Virden, 562 to 393, in District 4; and Kevin Duewer of Waverly defeated John A. Beatty of Waverly in District 5, 565 to 389. McDonald had served on the RECC board since 1987.

Hays will take the board seat

held the past three years by Carl Slightom of Atwater, and Duewer will take the board seat of nine-year veteran Dale Wilcox of Waverly. Slightom and Wilcox did not seek

reelection.

The election winners said they are committed to continuing a lawsuit by RECC challenging the wholesale power contract that binds

Meter readers needed

Rural Electric Convenience Cooperative Co. is accepting applications for meter reading positions throughout the Cooperative's service territory. All meter reading positions are on a contractual basis. Meters are read during a three-day period each month.

If you are interested in completing a formal application, please fill in the information below and return it to the Cooperative office. If you have any questions or comments, please feel free to contact your Member Services Department.

Name

Address

Account number

Telephone number

Earn Up to \$1,000 REBATE

When You Update Your Heating System Or Appliances!

Gain the safety, comfort and convenience of electric heat when you install the high-efficiency heat pump or other electric heating system. If you've been planning to upgrade your home's comfort conditioning system, now is the time. Earn valuable rebates on your investment and start enjoying the safety and convenience of electric living . . . now.

Rebates available only to members of Rural Electric Convenience Cooperative Co. who are in good standing and in compliance with all Cooperative policies and bylaws. A member is eligible for a rebate only if all electricity, consumed on premises within the Cooperative's service area owned by member or in which member has a legal or equitable interest, is provided by the Cooperative. In addition, member agrees, in consideration of the rebate, not to terminate his membership in the Cooperative, without the approval of the Cooperative's board of directors. Rebates can be earned for any qualifying electric equipment installed.

	REBATE
<input type="checkbox"/> Geothermal Heating, Cooling and Water Heating System	\$1,000
<input type="checkbox"/> New or Remodel Home to Total Electric (Payable \$400 per year for two years)	\$ 800
<input type="checkbox"/> Heat Pump	\$ 400
<input type="checkbox"/> Electric Water Heater	\$ 50
<input type="checkbox"/> Base Board or Ceiling Cable Heat, per room	\$ 50
<input type="checkbox"/> Electric Clothes Dryer	\$ 50
<input type="checkbox"/> Converting from Gas Clothes Dryer to Electric Clothes Dryer	\$ 100
<input type="checkbox"/> Converting from Gas Water Heater to Electric Water Heater	\$ 100
<input type="checkbox"/> Sun-Twin Heater	\$ 125

Call now for more information on your cooperative's rebate program or for information on clean, safe electric heat. Or send us your name and address and we'll contact you.

Name _____

Mailing Address _____

Member's Signature _____ Phone _____

Rural Electric Convenience Cooperative Co.

P.O. Box 19, Auburn, IL 62615

Telephone: 1-800-245-RECC 8:00 a.m. to 4:30 p.m.
438-6197 Non-business hours

(NOTE: To ensure that you qualify for any rebates, be sure to contact your electric cooperative before beginning work on your electric heat additions.)

RECC to purchase bulk electric power from Soyland Power Cooperative of Decatur. The suit is pending in Macon County District Court and seeks to end the contract and free RECC to seek lower-cost power from other sources. The three defeated candidates had said they would join with two other RECC board members and vote to end the litigation.

In his report to members before the director balloting, cooperative manager Roy Goode said he plans to retire next August, ending a 41-year career with the cooperative. Goode was first hired by RECC in 1949 as member services director after three years as an electric technician with the U.S. Navy. He was promoted to manager in 1968.

Goode told members that loss of service territory to municipal utilities is a continuing problem for the cooperative. RECC lost 31 members to the Village of Chatham this past year, and another municipal system may take over additional cooperative territory in the near future, Goode said.

When cooperatives lose service territory through annexations, the costs to remaining members increase as they must pay an increased share of the fixed costs connected with providing electric service. Goode said the cooperative is working on a new approach to make it more difficult for municipal utilities to take service territory from the cooperative.

RECC treasurer Greg Wilson of

Glenarm said the past year has been good for the cooperative with increased member equity, solid operating margins and reduced debt. He said that even though the Rural Electrification Administration will not provide the cooperative with capital for investment, the Bank for Cooperatives has indicated it will provide funds if requested.

Lynn Johnson, president of the RECC board, reported the board is continuing to explore new ways to better serve the members. He cited the new dual fuel program that makes it possible for members to obtain a special low rate for electric heat if they can be switched to an alternative heating system during periods of peak demand.

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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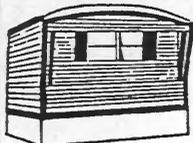


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You will save on your heating and cooling bills by adding an R-6 to your sidewalls.

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Scares Animals Off Roadways With High-Frequency Sound!

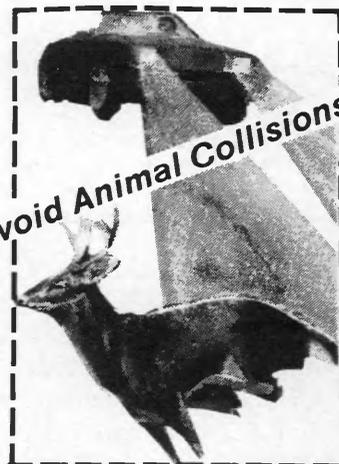
Only... \$4.88
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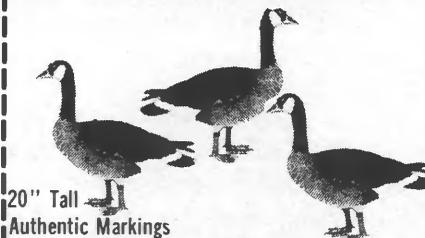
No. 1150 — Animal Warning (set of 2) \$4.88
 SAVE MORE! Two Sets Only \$8 — Three Only \$11

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MISSING



WALTER THOMAS ACKERSON

LAST SEEN: 03/24/90 EYES: Blue
 FROM: Yachats, 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: San 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.

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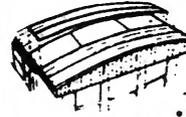
If you want to personally help end this national tragedy, or need additional information, please call:

1-800-222-1464

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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.

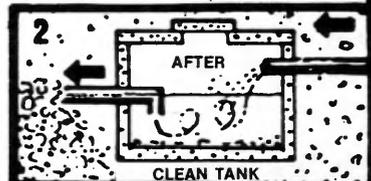
SEPTIPRO® SAVES YOU MONEY! No more costly mechanical cleaning, digging or pumping.

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.



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 | <input type="checkbox"/> Check |
| <input type="checkbox"/> 2 lbs. \$16.40 plus \$3.00 P & H total \$19.40 | <input type="checkbox"/> C.O.D. Extra |
| <input type="checkbox"/> 4 lbs. \$23.30 plus \$3.50 P & H total \$26.80 | <input type="checkbox"/> MasterCard |
| <input type="checkbox"/> 8 lbs. \$38.50 plus \$4.00 P & H total \$42.50 | <input type="checkbox"/> Visa |
- Account No. _____
 (All digits)

Expiration Date _____

Signature _____

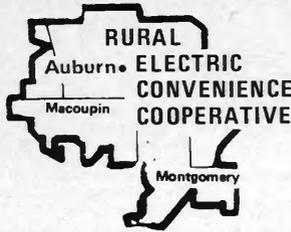
Street _____

City _____ State _____ Zip _____

Call Toll Free: 1-800-327-1389

I understand that SEPTIPRO® is fully guaranteed and if it does not do as claimed, I can return the unused portion within 30 days and get all my money back.

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



Rural Highlights

Board of directors: Jim Ayers, Richard Carpani, Kevin Duewer, George Hart, Curtis Hays, Lynn Johnson, John H. Stephens, Gregory Wilson, and Lyle Yeaman.
 Manager: Roy D. Goode.

RURAL ELECTRIC CONVENIENCE COOPERATIVE CO.

217-438-6197

AUBURN, ILLINOIS

Budget payment plan now available

Your board of directors has authorized a budget payment plan for two types of accounts (1) farm and home and (2) residential.

This may be advantageous to members whose electric usage varies greatly from season to season, and for members on fixed incomes who need to budget their electric bills with other expenses.

Several members have requested a budget or level

payment plan. In keeping with the cooperative spirit, your board has responded to the requests of several members and will make this plan available to farm and home, and residential accounts.

For further information, or to receive an agreement application, send in the coupon below. An agreement application form will be mailed. You can look it over, and discuss it with your cooperative.

To: Rural Electric Convenience Cooperative Co.
 P.O. Box 19
 Auburn, IL 62615

I am interested in my cooperative's Budget Billing or Level Payment Plan. Please send agreement and information to:

Name _____ Meter No. _____
 Address _____ Phone _____

Rural electrics have good payment record

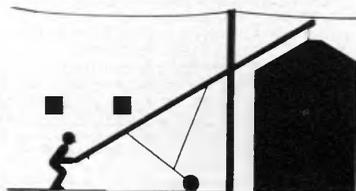
The federal government may have been forced to write off many of its wide-ranging loans in recent years, but "the rural electric program has not contributed to that problem," an analysis by the National Rural Electric Cooperative Association (NRECA) finds. NRECA is the Washington, D.C., service organization for the nation's 1,000 nonprofit rural electric systems.

The report, which includes figures through the fiscal year that ended last September, shows that only two loans made by the Rural Electrification Administration (REA), the Agriculture Department agency that lends

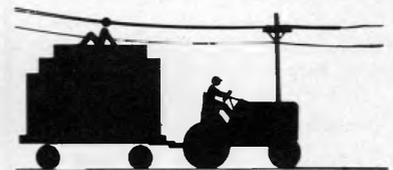
money to rural electric and telephone cooperatives, have resulted in foreclosures. Those loans totaled less than \$45,000 and were written off more than 40 years ago. Late payments represent less than 1.5 percent of the loans and guarantees REA has approved in its 54-year history.

Electric co-ops can take pride in that record, Bob Bergland, NRECA executive vice president, says. "Rural electric systems have one of the best loan repayment record in the country. Not many industries could claim they haven't experienced a foreclosure in more than 40 years."

Look up and live!



Don't maneuver augers in raised position



When moving tall objects

Social Security information

Among the nearly 39 million people getting Social Security benefits each month are almost 5 million who do not receive their check directly. It goes to someone else—a representative payee—who is responsible for assuring that the funds are used on the person's behalf.

Representative payees are selected when it is found that a person is unable to manage his or her own fund. A payee may be a parent, legal guardian, a relative, neighbor, friend, member of a volunteer organization, or an official of an institution in which the person is staying.

Representative payees are held accountable for the proper use of the funds and will be called upon to make an accounting periodically.

In general, the representative payee must first make sure the person's day-to-day basic needs for food, shelter, clothing and personal items are met. If he or she can manage, small amounts of spending

money should be made available.

If the basic needs are met, benefits can be used for special needs the person has, such as school expenses, rehabilitation or medical expenses, insurance premiums, current payments on a house in which the person has an interest, tax payments, and certain similar expenses.

Any money not used for meeting basic and special needs must be saved or invested. Preferred investments are U.S. savings bonds. The people at Social Security can tell you how they should be registered.

Representative payees are also responsible for promptly reporting any event to Social Security which may affect the person's monthly benefit.

Representative payees who have questions about their duties should call Social Security on the toll-free telephone number 1-800-234-5772. You can speak to a representative 7 a.m. to 7 p.m. weekdays.

Earn Up to \$1,000 REBATE

When You Update Your Heating System Or Appliances!

Gain the safety, comfort and convenience of electric heat when you install the high-efficiency heat pump or other electric heating system. If you've been planning to upgrade your home's comfort conditioning system, now is the time. Earn valuable rebates on your investment and start enjoying the safety and convenience of electric living . . . now.

Rebates available only to members of Rural Electric Convenience Cooperative Co. who are in good standing and in compliance with all Cooperative policies and bylaws. A member is eligible for a rebate only if all electricity, consumed on premises within the Cooperative's service area owned by member or in which member has a legal or equitable interest, is provided by the Cooperative. In addition, member agrees, in consideration of the rebate, not to terminate his membership in the Cooperative, without the approval of the Cooperative's board of directors. Rebates can be earned for any qualifying electric equipment installed.

	REBATE
<input type="checkbox"/> Geothermal Heating, Cooling and Water Heating System	\$ 1,000
<input type="checkbox"/> New or Remodel Home to Total Electric (Payable \$400 per year for two years)	\$ 800
<input type="checkbox"/> Heat Pump	\$ 400
<input type="checkbox"/> Electric Water Heater	\$ 50
<input type="checkbox"/> Base Board or Ceiling Cable Heat, per room	\$ 50
<input type="checkbox"/> Electric Clothes Dryer	\$ 50
<input type="checkbox"/> Converting from Gas Clothes Dryer to Electric Clothes Dryer	\$ 100
<input type="checkbox"/> Converting from Gas Water Heater to Electric Water Heater	\$ 100
<input type="checkbox"/> Sun-Twin Heater	\$ 125

Call now for more information on your cooperative's rebate program or for information on clean, safe electric heat. Or send us your name and address and we'll contact you.

Name _____

Mailing Address _____

Member's Signature _____ Phone _____

Rural Electric Convenience Cooperative Co.

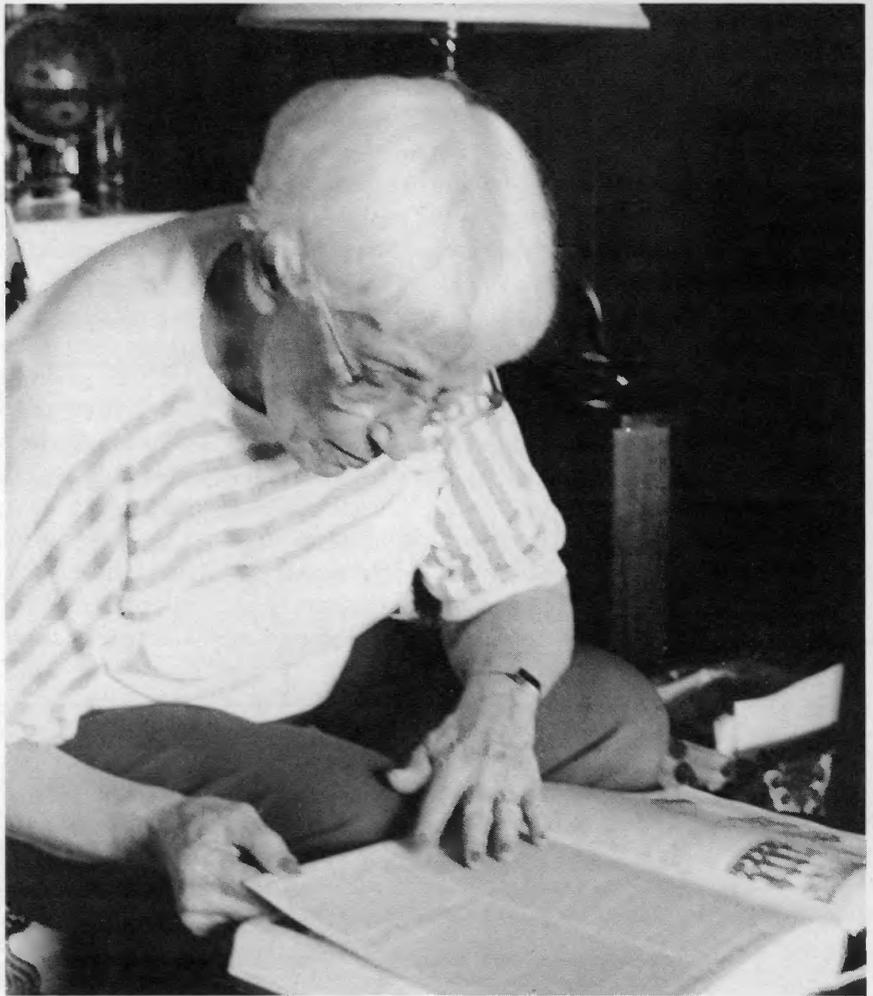
P.O. Box 19, Auburn, IL 62615

Telephone: 1-800-245-RECC 8:00 a.m. to 4:30 p.m.

438-6197 Non-business hours

(NOTE: To ensure that you qualify for any rebates, be sure to contact your electric cooperative before beginning work on your electric heat additions.)

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