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JO-CARROLL

A Touchstone Energy® Cooperative  **HI-LINES**



PRESIDENT'S REPORT

by Michael Hastings

Celebrating Co-op Month: Take ownership!

October is National Cooperative Month, the time of year when co-ops around the world celebrate what membership means.

Adaptable and time tested, cooperatives are everywhere and operate in every industry including agriculture, energy, financial services, food retail and distribution, health care, child care, insurance, housing, purchasing and shared services, telecommunications and more.

You may be wondering what makes being a member of a co-op different?

The simple answer is that when you are a member of a co-op, you are also an owner. You own a stake in our business, and just like any stakeholder, there are many benefits to your membership.

When we think about membership, we think about all of the ways we can give back to you, our members – and that's what matters most to us.

While many businesses are strictly motivated by profit, cooperatives exist first and foremost to deliver quality goods and services to their members. Our bottom line is providing you with safe, reliable and affordable electricity. Sure, we have to think about expenses, overhead and other aspects of daily business, but when we have a little left over, we send it right back to you. Returning capital credits to you is a major part of why being a co-op member matters.

As your local energy and broadband co-op, we are a part of our communities. When it comes to "buying local," cooperative businesses stand out. That's because cooperatives

are locally grown by everyday people who join together to solve a problem or meet a need.

As a member, you have a say in the representatives who are elected to serve on the co-op's board of directors. You have an opportunity to make your voice heard at our annual meeting or by joining our member advisory council. You have a voice in policy issues your cooperative supports or opposes.

Democratic member control is one of the seven principles that guide all cooperatives, so members are encouraged to actively participate in setting policies and making decisions for their co-op. From attending an annual meeting to serving on the co-op's board of directors, people who belong to cooperatives can have a real stake in their destiny.

So why sit on the sidelines and be just a consumer when you can take an active role in a co-op?

Participate... Take ownership!



Safe Digging Is No Accident:
Always Call Before You Dig
One call gets utility lines marked.

Reader prize

Each month we print the name of a Jo-Carroll Energy member who is eligible to win a monthly \$25 readership prize. If your name is printed in this month's edition, and not a part of any article, contact Jo-Carroll Energy and claim your prize no later than the 10th of the month following publication.



Voluntary and open membership • Voluntary and open membership • Voluntary and open membership

Resume of Minutes

Regular Board Meeting • July 23, 2015

For your information

Your Board of Directors:

David Senn
Chairman
District 7

Chris Stadel
Vice Chairman
District 4

Marcia Stanger
Secretary
District 3

Martin Werner
Treasurer
District 1

Joseph Mattingley
District 2

Patricia Smith
District 5

Thomas Lundy
District 6

Russell Holesinger
District 8

Larry Carroll
District 9

Robert Kuhns
District 10

Ronald Hallendorff
District 10

Office Hours:

Monday-Friday

Elizabeth
793 U.S. Route 20 West
8 a.m. to 5 p.m.

Savanna
103 Chicago Ave.
8 a.m. to 1 p.m.
1:30 to 4:30 p.m.

Geneseo
1004 S. Chicago St.
7:30 a.m. to 1 p.m.
1:30 - 4 p.m.

Services and Billing Questions:

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www.jocarroll.com

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(800) 858-5522

The board met on Thursday, July 23, 2015, at the Jo-Carroll Energy Headquarters. The following is a summary of the meeting activities. The Agenda and the Consent Agenda were approved.

Chairman's Report – Chairman Senn reported on the rapid displacement of coal generation by natural gas. Senn noted that this change highlights the difficulties rural America will face under the President's Clean Power Plan.

Dairyland Report – Director Stadel reported that operating margins were down slightly from the budgeted amount. Equity is above 19%.

AIEC Report – There was no AIEC meeting this month.

APGA Report – Director Carroll echoed Chairman Senn by noting the increase in natural gas generation. Carroll also stated that propane is becoming very cheap and could threaten natural gas as an energy source.

PPI Report – Director Hallendorff noted that wind generation purchased by PPI is consistently more expensive than power generated at the Prairie State Campus, per MWh. Hallendorff is seeking further information on this.

Monthly Committee Review

(a) Policy Report – Director Smith provided a summary of the Policy Committee meeting: Policy 137.1-Identity Theft was approved as amended; Policy 111-Capital Management was approved as amended and Monthly Policy 141-Use of Cell Phones was approved as amended.

(b) Annual Meeting Committee Report – Director Stadel reported on discussion the committee has had about the date and location for the 2016 Annual Meeting of the Cooperative. A final location has not yet been chosen, but will likely be in the East Dubuque/Menominee area and take place in the evening with a dinner provided.

CEO's Report – The CEO reported on the following in addition to his written report:

a. Financial Operating Report – Hastings reported that the Cooperative had unaudited negative margins of approximately \$160,000 in June, due largely to the cooler temperatures. Equity is at 23%. The Board accepted the June Financial Operating Report for filing by general consent.

b. Power Supply Report – CEO Hastings reported that the Dairyland compensation review is continuing.

c. Rentech Report – CEO Hastings reported that discussions with Rentech are ongoing.

d. CFO Report – Vice President and Chief Financial Officer Heidenreich informed the board that the Illinois Bank & Trust line of credit will be up for renewal in August.

e. Sr. Vice President and Assistant General Manager Report – Sr. Vice President and

Assistant General Manager Buros reported that the Cooperative is close to executing a contract for the headquarters expansion project. Buros also reported on a presentation he gave at the Illinois Renewables Conference in Bloomington.

f. Culture of Excellence and Communications – Merri Sevey, Vice President of Human Resources, informed the board of new hires at the Cooperative for several vacant positions. Sevey also reported that the Cooperative is facing challenges with new rules going into effect because of the Affordable Care Act.

g. Member Services – Jennifer Skien, Vice-President of Member Services, reported that LIHEAP does not have any funds available for summer cooling assistance.

h. External Affairs Update – Chris Allendorf, Corporate Counsel, reported on legislative affairs at the state and federal level, provided an update on the efforts of TCEDA, and gave a status update on the Dollar General store.

John Cox, Board Attorney, updated the board on his work with the Greater Dubuque Development Corporation.

Board Issues

a. Approval of Actuary Firm – CFO Heidenreich presented information on a recent RFP for an actuary firm. NRECA was approved as the Cooperative's actuarial firm.

b. CFC Key Ratio Trend Analysis (KRTA) – CFO Heidenreich reviewed the KRTA data for the Cooperative, based on 2014 numbers provided by CFC.

c. Resolution for Building Addition – A resolution was approved allowing the President and CEO to proceed with the headquarters building expansion.

d. 2016 Annual Meeting date – By general consent, the board directed the Annual Meeting Planning Committee to continue discussion regarding the 2016 Annual Meeting.

e. PPI Orientation – Attendees noted.

f. September Board Meeting Date – No action.

g. Resolution Regarding CFC Director Election – A resolution was approved in support of CEO Hastings' candidacy for the CFC board.

Executive Session – Executive Session was held to discuss pending and possible litigation, other legal matters, and employment matters.

Consideration of Matters discussed in Executive Session – No Action.

Reports – Reports were heard on: Strategic Planning Meeting and NRECA Conference call.

Upcoming Meetings – NRECA Course 957.1, AIEC Annual Meeting, and Brian Stewart event.

Adjournment – The meeting was adjourned at 11:07 A.M.

Jo-Carroll Energy plans open board meeting

The Jo-Carroll Energy Board of Directors will hold an open board meeting at 9 a.m. on Wednesday, Oct. 28 in the Board Room at the cooperative's Elizabeth headquarters. This is the regular

October meeting of the board. Members may speak only during the "Member Comment" period or if requested by the chair. The member comment period will be limited to a total of 30 minutes; each mem-

ber may speak for a period of time not to exceed three minutes. Members are encouraged to speak on issues raised by the agenda, however they are free to comment on any subject.

Jo-Carroll Energy offers electric heat rates

If you heat your home with electric heat, you can take advantage of one of Jo-Carroll Energy's electric heat rates.

These rates are available to general service members for single-phase service having 75 kW or less electric demand who meet the following conditions:

- The member shall have permanently installed residential electric heating equipment of 5,000 watts or more or a geothermal system.
- Electric heat shall be the primary source of heating in the residence.
- The members shall have in regular use at least two major electrical appliances other than the electric heat; major appliances include a range, built-in range and oven, water heater and clothes dryer.
- Fifty percent or more of the electrical use is for residential purposes.
- The cooperative reserves the right to inspect the member's service to determine that all of the requirements are being met.

For more information about the electric heat rates, visit the cooperative's website at www.jocarroll.com or contact the co-op at 800-858-5522.



Headquarters addition

Work is underway on the addition at Jo-Carroll Energy's headquarters in Elizabeth. Excavation for the addition began on Aug. 7. Several local contractors and subcontractors are working on the project. When completed, the addition will provide needed space for employees and equipment. **Marvin Holland**

Seven Cooperative Principles

OPEN AND VOLUNTARY MEMBERSHIP

Membership in a cooperative is open to all persons who can reasonably use its services and stand willing to accept the responsibilities of membership, regardless of race, religion, gender, or economic circumstances.

1

AUTONOMY AND INDEPENDENCE

Cooperatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control as well as their unique identity.

4

DEMOCRATIC MEMBER CONTROL

Cooperatives are democratic organizations controlled by their members, who actively participate in setting policies and making decisions. Elected representatives (directors/trustees) are elected from among the membership and are accountable to the membership. In primary cooperatives, members have equal voting rights (one member, one vote); cooperatives at other levels are organized in a democratic manner.

2

EDUCATION, TRAINING, AND INFORMATION

Education and training for members, elected representatives (directors/trustees), CEOs, and employees help them effectively contribute to the development of their cooperatives. Communications about the nature and benefits of cooperatives, particularly with the general public and opinion leaders, helps boost cooperative understanding.

5

MEMBERS' ECONOMIC PARTICIPATION

Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital remains the common property of the cooperative. Members allocate surpluses for any or all of the following purposes: developing the cooperative; setting up reserves; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.

3

COOPERATION AMONG COOPERATIVES

By working together through local, national, regional, and international structures, cooperatives improve services, bolster local economies, and deal more effectively with social and community needs.

6

CONCERN FOR COMMUNITY

Cooperatives work for the sustainable development of their communities through policies supported by the membership.

7

electric • natural gas • broadband

We provide solutions.

Whether for your home, homework, home office or business, our service goes far beyond basic. We open opportunities. Contact us to learn what your cooperative can do for you.



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Your Tinseltown Energy® Cooperative



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Jo-Carroll Energy celebrates National Cooperative Month

October is National Cooperative Month, and Jo-Carroll Energy is celebrating the benefits and values that cooperatives bring to their members and communities.

Take ownership of your cooperative, and join us as we celebrate during this special month.

Appreciation Days

We've planned three member appreciation events as our way to thank you for the opportunity to serve you throughout the year. Jo-Carroll Energy and our Sand Prairie Wireless broadband internet service will host open houses from 11 a.m. to 1 p.m. at each of our offices:

- **Friday, Oct. 9** in Savanna at 103 Chicago Ave.
- **Thursday, Oct. 15** in Geneseo at 1004 S. Chicago St.
- **Friday, Oct. 16** in Elizabeth (East Campus) at 793 US 20 West.

Plan to have lunch on us as we'll fire up the grills for hot dogs and pork chop sandwiches served along with chips and cookies. We'll have games you can play to win a bill credit or gift.

We'll be handing out copies of our 2016 calendar, featuring photos by several talented co-op members.

We'll also have CFL or LED light-bulbs to give away. Bring along your old CFLs and drop them in one of our recycling buckets.

Help us help others by dropping off a donation for area food pantries as we kick-off our annual "Light Up the Holidays" food drive. All items collected will be distributed among the food pantries within our service territory. We're including cleaning supplies in this year's collection as well, with donations to go to the Mop Shop in Elizabeth and pantries that accept cleaning supplies.



Looking ahead to 2016, save the date of **Wednesday, May 25** for Jo-Carroll Energy's Annual Meeting of Members to be held at East Dubuque High School. We've changed our format this year and will host an evening meeting and dinner. More details about your annual meeting will be included in future newsletters, bill inserts and online.

While co-ops operate in many industries and sectors of the economy, seven cooperative principles set us apart from other businesses: voluntary and open membership; democratic member control; members' economic participation; autonomy and independence; education, training and information; cooperation among cooperatives; and concern for community.

Jo-Carroll Energy is proud to be part of America's cooperative network, which includes more than 47,000 cooperative businesses. To learn more about the cooperative, visit www.jocarroll.com

Taming energy vampires in your home

You may be surprised to discover that many appliances use energy and cost you money — even after you have turned them off.

An array of household appliances often referred to as energy vampires, which include everything from microwave ovens to phone chargers, can continue to leech power from your home even while they are in standby mode. The Energy Education Council shares information to help consumers identify and tame these vampires.

Among some of the worst culprits are digital video recorders at 27 watts, cable boxes (with no built-in DVR) at 15 watts and wireless routers at 6 watts, according to J.M.

Burgett in the March 2015 issue of the Journal of Energy Research and Social Science. These numbers represent how much energy is expended in standby wattage per hour.

Even if an individual device consumes only a single watt per hour, the cumulative effect of every appliance can really add up. According to energy.gov, these energy vampires can add 10 percent or more to your household's monthly electricity bill and consume between 4 and 12 percent of the total energy used by your home.

A good way to judge the energy efficiency of a product is to look at its Energy Star rating. This rating can be found on many consumer

goods such as computers, televisions, laundry machines, and refrigerators. Appliances with an Energy Star mark can be as much as 30 percent more efficient than required by federal regulations.

Another easy step to help you reduce wasted electricity is to make use of a power strip. It can easily be turned off at the flick of a switch and is a good option if you have multiple appliances plugged in. For an even more convenient solution, you can purchase a smart strip, which automatically cuts power to devices that are not in use.

For more information on energy efficiency and safety, visit EnergyEdCouncil.org.

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FIRST CLASS FREE TO NEW MEMBERS



THE ONE CARD THAT DOES IT ALL!



Use your Co-op Connections Card to receive a discount on flu vaccines at any participating pharmacy including CVS, Walmart, Walgreens, Rite Aid and Target. Remember, your entire family can use the card.

IT'S SIMPLE

- 1** Present your Co-op Connections Card at check out. If you have insurance, present your insurance card as well.
- 2** Ask the pharmacist to calculate the discounted price. If you have insurance, ask the pharmacist to compare the discount card price to your insurance price.
- 3** You pay the lowest price between the two.

SAVE MONEY THIS FLU SEASON!





beware
of the

Energy Vampires

Don't Let Energy Vampires Drain Your Wallet

The average home uses up to 10% of its energy powering devices that are turned off or not in use! The average number of watts used by the following devices while off or in standby mode:

Set-top cable box with DVR	– 43.46	
DVD/VCR (on, not playing)	– 14.5	
Subwoofer (not playing)	– 10.7	
TV (rear projection – off by remote)	– 6.97	
Notebook computer (power supply only)	– 4.42	
Microwave (door closed)	– 3.08	
Cordless phone with answering machine	– 3	
Cell phone charger (on) charged	– 2.24	
Portable stereo (off)	– 1.66	
LCD computer monitor (sleep mode)	– 1.38	
Multifunction Inkjet printer (off)	– 1.26	
Game console (off)	– 1.01	

*Those are wasted watts each hour – adding up to wasted energy dollars!
Tame your “Energy Vampires” by unplugging rarely used electronics and using
power strips to turn off multiple components with a single switch.
Learn more at EnergyEdCouncil.org*

Students and libraries win coloring contest

Aaron Garcia of Savanna, Lola Klimstra of Fulton, and Jacob Furlong of Galena went to school this fall with a full bag of new supplies earned in Jo-Carroll Energy's 2015 summer coloring contest.

Coloring pages were available at area libraries and at each Jo-Carroll Energy office in June. Students' entries were judged on creativity, originality and use of color.

Each winning student's hometown library received five energy-related children's books of its choice. These books are available to check out at the Savanna Public Library, Schmaling Memorial Public Library in Fulton and the Galena Public Library.



Jacob Furlong stands with Rachel Lenstra, children's librarian at the Galena Public Library, with a few of his new favorite school supplies. The Galena Public Library received five energy-related books from Jo-Carroll Energy.



Lola Klimstra shows off her winning coloring page and school supplies at the Schmaling Memorial Public Library in Fulton. Gwen Smith, children's librarian, holds a few of the library's new books.



Aaron Garcia of Savanna stands next to Letha Roobe, children's librarian, proudly displaying his coloring page and new headphones for school. Roobe holds three of the five new books donated to the Savanna Public Library.