

# JO-CARROLL

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



## PRESIDENT'S REPORT

by Michael Hastings

### This holiday season, remember that your co-op cares

The holidays bring many things to mind: Memories of family, celebrations and seasons past. And, if you're like us at Jo-Carroll Energy, the holidays bring about thoughts of giving back.

Perhaps you commit random acts of kindness like sharing a cup of coffee with a friend in need, or cooking and serving food for the hungry. Maybe you give your time or money to local, national or international charities. Or perhaps you simply try to embrace the season by showing gratitude and kindness to those around you.

However you share your own unique holiday spirit, know that we here at Jo-Carroll Energy strive to share our community spirit with you.

I hope you see throughout the year how much we care for our members and communities in the services we provide and the benefits of co-op membership. I also hope you see it in the ways we give back to our community.

One of the best ways we believe we can give back is by supporting our youth and education. We are invested in youth education and engagement programs throughout our local communities. I am pleased to announce that in October, the board of directors approved expansion of the Jo-Carroll Energy Scholarship program increasing the amount of awards and adding new scholarships that will benefit high school seniors and their families as well as members who are returning to school or planning to advance their education. You can find more information about the new scholarship program on page 16D.

In December, members and former members of the cooperative – the members who

helped build this cooperative – will receive the credit they deserve through the retirement of capital credits. More than 22,000 members and former members will receive a check or bill credit in December, a nice bit of holiday cheer. (Read more on page 16H.)

Supporting small, rural businesses is also a large part of our commitment to community, also. I am proud to announce that Jo-Carroll Energy was awarded a \$447,155 Rural Economic Development loan to help one of our local business members construct a potato handling facility and buy equipment. This particular project supports 47 jobs.

And, in late October we learned we were also successful in obtaining a \$89,125 REAP grant to help finance the South View Solar Farm. You can still be a part of this community solar project as subscriptions to the output are still available.

Earlier this year, your co-op was the recipient of a \$90,000 REAP grant for expanding our Energy Detective program to provide special value-pricing on energy audits for small businesses and agriculture producers and help these members save energy and get the greatest value out of the energy they use each month.

From supporting youth to helping you save energy, we are committed to serving our members. We recognize and understand that we cannot thrive unless you thrive, so we do all we can to make sure that our communities are strong.

From all of your friends at Jo-Carroll Energy, we hope you have a happy holiday season!

### 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.



### Holiday closings

Jo-Carroll Energy will be closed Dec. 24 and 25 for the Christmas holidays and Jan. 1, 2016 for New Year's Day.

Voluntary and open membership • Voluntary and open membership



# Resume of Minutes

## Regular Board Meeting • September 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:

(800) 858-5522  
www.jocarroll.com

**For emergencies and outages call:**  
(800) 858-5522

The board met on Wednesday, September 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.

**2015 Strategic Plan Presentation** – Mike Tate, with On the Same Page Consulting, gave a brief presentation on the strategic planning process that the board and staff have been involved in for several months. Assistant General Manager Buros then presented the board with an overview of the strategic plan developed by staff from the board's direction. Vice President Sevey presented the board with a proposed mission statement and values, which were created and selected by the Cooperative's employees. The board approved the strategic plan, mission statement, and values, as presented.

**Chairman's Report** – Chairman Senn stated that the recent NRECA regional meetings highlighted the challenges posed to cooperatives by the Clean Power Plan.

**Dairyland Report** – Director Stadel reported that the JPM plant went down unexpectedly, which proved to be very costly for Dairyland.

**AIEC Report** – Chairman Senn reported that the AIEC did not have a meeting this month.

**APGA Report** – Director Carroll reported on the APGA conference that he attended. Carroll noted that various industry groups are still working to create a standardized definition of a "net-zero" building. Carroll also reported that the APGA is seeing increased utilization of natural gas for residential and commercial backup generators.

**PPI Report** – Director Hallendorff presented the board with PPI's energy supply report for August, 2015.

#### Monthly Committee Review

Director Smith reported the following recommendations from the policy committee meeting:

(a) Board Policy 142-Social Media –The committee recommended changes so the policy applies to directors, not directors and staff. An administrative policy will be developed that applies to employees.

(b) Board Policy 144-Code of Ethics and Board Policy 103-Director Conflict of Interest - the committee recommended changes to Policies 144 and 103 to incorporate the bylaw amendment approved by the Membership at the last annual meeting, which creates a conflict of interest for directors and director candidates involved in legal proceedings against the Cooperative. The board approved Policies 144 and 103, as amended.

**Annual Meeting Planning Committee Meeting Report** – Director Stadel reported that Wednesday, May 25, 2016 was the date chosen for the next annual meeting of the Membership. The meeting will begin at 5 P.M. at the East Dubuque High School, with dinner served by Tammy's Piggly Wiggly.

**Board Self Evaluation Committee Report** – Director Stanger stated that the committee has nothing to report to the board at this time.

**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 an unaudited margin of approximately \$231,000 in August. Equity is at approximately 23.5%. The Board accepted the August Financial Operating Report for filing by general consent.

**b. Power Supply Report** - CEO Hastings reported on the recent meeting of Dairyland's Compensation Task Force.

**c. Rentech Report** – CEO Hastings reported that work with Rentech is continuing.

**d. CFO Report** – Vice President and Chief Financial Officer Heidenreich reported that the Cooperative was able to negotiate reimbursement from PPI for certain transmission expenses dating back several years.

**e. Sr. Vice President and Assistant General Manager Report** – Sr. Vice President and Assistant General Manager Buros reported that the building expansion has been delayed due to weather, though the geo-thermal system is in the process of being installed.

**f. Culture of Excellence and Communications** – Merri Sevey, Vice President of Human Resources updated the board on Member Appreciation Days being held in October. Sevey informed the Board that the Cooperative staff will be participating in culture of excellence exercises with Caroline Fisher in October, based on the mission statement and values.

**g. Member Services** – Jennifer Skien, Vice-President of Member Services, reported that bad debt write-offs were higher this year, due to the previous cold winter. Skien reported that the LIHEAP program is currently delayed by one month, which may mean that Members requesting LIHEAP funds may be forced to wait a month longer than normal.

**h. External Affairs Update** – Chris Allendorff, Corporate Counsel, updated the board on recent legislative affairs at the state and federal level, including the state's inability to pass a budget and his recent meeting with Sen. Neil Anderson. Allendorff also provided an update on the activities of TCEDA.

#### Board Issues

**a. CFC Financial Forecast** – CFO Heidenreich outlined for the board some of the features that can be utilized with CFC's new forecasting software. These features will be beneficial for future financial planning.

**b. Form 990** – CFO Heidenreich reviewed the Cooperative's draft IRS Form 990 for the year 2014.

**c. Co-Bank Board Election** – The Board approved CEO Hastings to vote on the Cooperative's behalf in the CoBank board election.

**d. NRECA Course 921.1** – Risk Oversight: The Board's Role in Risk Management – Attendees were noted for this course.

**e. IPEA Natural Gas Contract Extension** – A three-year contract with Illinois Public Energy Agency to purchase natural gas for the Cooperative was approved.

#### Executive Session

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

**Consideration of Matters discussed in Executive Session** – The board approved entering into a lease agreement for certain Cooperative real property.

**Reports** – Report was heard on the Region 5 & 6 Meeting.

**Upcoming Meetings** – Member Appreciation Days.

**Other Business** – Executive Committee Budget Meeting following the October Board Meeting, Blood Drive sign-up sheet.

**Adjournment** – The meeting was adjourned at 11:42 A.M.



# Petitions available for 2016 director nominations

Nomination petitions for the 2016 Jo-Carroll Energy Board of Directors are now available.

Three director posts will be up for election in the 2016 elections including: District 1, now represented by Martin Werner of East Dubuque; District 2, now represented by Joe Mattingley of Scales Mound; and District 4, now represented by Chris Stadel of Hanover.

Any Jo-Carroll Energy member residing in the district of a director whose term is expiring, including the incumbent director may petition for nomination. Members interested in seeking election to the board may pick up a nomination petition at one of Jo-Carroll Energy's offices or download a petition from the cooperative's website at [www.jocarroll.com](http://www.jocarroll.com)

Petitions must be signed by at least 25 Jo-Carroll Energy members residing in the district for which the director is to be elected. Petitions must be filed at Jo-Carroll Energy's headquarters no earlier than Dec. 28, 2015 and no later than March 24, 2016. (Please note that dates

have been updated.)

In order to qualify to have their names placed on the ballot, all nominees must participate in an orientation process provided by the attorney for the cooperative, assuring that all nominees fully understand the expectations and responsibilities of directors. These include but are not limited to: time demands, educational expectations and fiduciary duties.

All eligible candidates will be announced in the 2016 Annual Meeting Book, on the cooperative's website and in Hi-Lines.

Complete details on director qualifications and the nomination procedure can be found in Jo-Carroll Energy's bylaws posted on the cooperative's website at [www.jocarroll.com](http://www.jocarroll.com). Anyone without internet access may request a copy by calling 800-858-5522.

The 2016 Annual Meeting of Members is set for Wednesday, May 25 beginning at 6 p.m. at the East Dubuque High School.

## Get involved: Apply for our Member Advisory Council

Jo-Carroll Energy's Member Advisory Council is a valuable link in receiving input from our members.

Jo-Carroll Energy needs members who care about their community and take an interest in their cooperative to serve on the council. Started in late 2012, the council has met during the last three years to learn more about the co-op business model and has provided input on important issues such as capital credits, our website and bill redesign.

For more information or MAC application, please call 800-858-5522, email [MAC@jocarroll.com](mailto:MAC@jocarroll.com) or visit the Member Involvement page on our website.



## Thank you for helping us celebrate Co-op Month!

Cool temperatures and windy days didn't stop members from attending Jo-Carroll Energy's Member Appreciation Days celebrating October Co-op Month.

Approximately 700 members visited one of three appreciation events held at cooperative offices in Elizabeth, Savanna and Geneseo where board members and employees served pork chop sandwiches, hot dogs and chips. Members were able to learn more about the co-op and energy efficiency with a trivia game and try their hand at a dart throw to win bill credits and other prizes.

# Jo-Carroll Energy launches new scholarships in 2016

Jo-Carroll Energy is proud to announce it has expanded its scholarship program with increased awards and new scholarship opportunities. The cooperative will award up to \$25,000 to students from its service territory.

Jo-Carroll Energy will award six \$1,000 scholarships to current high school seniors whose parents or guardians are members of Jo-Carroll Energy. Two scholarships will be awarded in both Jo Daviess and Carroll counties and one each in Whiteside and Henry counties.

New scholarships added to the program in 2016 are:

- Four \$1,000 scholarships (one awarded in each county of the cooperative's service territory) for students who will attend two-year, technical or trade schools.
- Two lineworker scholarships in the amount of \$2,000 each.
- Four \$1,500 scholarships (one awarded in each county of the cooperative's service territory) for adult or "non-traditional" students. These scholarships will go to cooperative members who are returning to school or will attend a post-secondary or accredited training program.
- 10 "Director's Scholarships" of \$500 each to be awarded to a student from each of the cooperative's 10 director districts. Current high school seniors, whose parents are members of Jo-Carroll Energy, are eligible for these scholarships. Applicants and at least one of their parents must attend the Annual Meeting of Members on May 25 where selections will be made by drawings.

Jo-Carroll Energy awarded its first scholarship in 2003, presenting \$500 to a student from Jo Daviess

County and Carroll County. The number of scholarships was expanded at the time of the Alliant

Energy acquisition and again following the merger with Farmers Mutual Electric Company.

The Jo-Carroll Energy Board of Directors approved the expanded scholarship program at its October meeting. All scholarships are funded by unclaimed capital credits.

Complete details, eligibility requirements and applications can be found on the cooperative's website at [www.jocarroll.com](http://www.jocarroll.com). For more information, contact Peggy Francomb, manager of communications and marketing, at 800-858-5522, ext. 1218 or [pfrancomb@jocarroll.com](mailto:pfrancomb@jocarroll.com).



**Donations of nonperishable food items and housecleaning supplies accepted at Jo-Carroll Energy's Elizabeth, Savanna and Geneseo offices.**

*Donations will benefit the following:*

*East Dubuque Food Pantry, United Churches of Galena, Elizabeth Food Basket, The Mop Shop, Hanover Food Bank, Savanna/Mt. Carroll Food Pantry, Helping Hands Food Pantry, Thomson/Fulton Food Pantry, Albany Food Pantry, Erie Food Pantry and Geneseo Food Pantry*



**Jo-Carroll Energy**

Your Touchstone Energy® Cooperative

## Tips for weathering winter storms

Winter storms can cause hazardous road conditions, downed power lines, and extended power outages.

Have an emergency kit prepared to help you and your family weather the storm and the outage safely and comfortably. Some of the items this kit should include are bottled water, non-perishable food, flashlights, a weather radio and extra batteries.

If you are using an alternative heating source during an outage, know how to use it safely and have all supplies for it gathered. To help you and your family stay warm during an outage, dress warmly, cover windows at night, close off unneeded rooms, and place draft blocks at the bottom of doors.

To protect your circuits and appliances when power is restored, switch off lights and unplug appliances. Leave one light switched on as a quick reminder that the power is restored.

Only venture outside if absolutely necessary. Downed power lines could be submerged in snow and ice, making them difficult to see. If you must go outside, use caution and treat all downed and hanging lines as if they are energized. Stay away, warn others to stay away, and immediately contact your utility.

Never drive over a downed line because that could pull down the pole and other equipment, causing additional hazards. If you see a downed line, do not get out of your car. The safest place is inside the vehicle. Contact the utility immediately.

### Power out?

- If the power is out, confirm the outage by checking your electrical panel for a fuse that has blown or a breaker tripped.
- Call us at 800-858-5522 to report your outage. Be prepared to provide your name, address of outage, return phone number and if you know whether any of your neighbors' power is out.
- Any information you can provide about an outage is appreciated and helps our crews determine the source of the problem more quickly.

### Stay informed

- Visit the Storm Center on our website at [www.jocarroll.com](http://www.jocarroll.com) for updates on major outages and to view a live outage map.
- Like us on Facebook for updates on major outages.

## Winter heating assistance available

The Low Income Home Energy Assistance Program assists low-income residents with their winter heating costs. Three agencies provided funding through LIHEAP to assist those in need.

Eligible households will receive funding which will be applied directly to utilities unless the household includes heating costs in their rent.

For members who reside in Jo Daviess County, call NICAA, Freeport office, for an appointment at (815) 232-3141 or (800) 883-1111.

If you reside in Carroll or Whiteside counties, call Tri-County, Rock Falls office, at (815) 625-1172 or (800) 323-5434.

For members who reside in Henry County call Project Now at 1-309-852-4565 for an appointment.

### Neighbor to Neighbor

Help also may be available through Jo-Carroll Energy's Neighbor to Neighbor Care Funds.

Members must first apply for LIHEAP funds to then be considered.

To find out if you qualify, contact your agency to start the application process.



**HOLIDAY**  
ENERGY CREDITS

*Warm someone's heart this holiday!*

Ask any Jo-Carroll Energy member service representative for more information.

**800-858-5522**

# Co-op Connections® Program Participating Local Businesses



Show your Co-op Connections® Card and receive the following discounts.

## Apple River

**Apple River Canyon Photography**  
9033 E. Canyon Rd., Apple River  
815-745-2536  
\*5% discount.

**Peaceful Pines Guesthouse**  
9033 E. Canyon Rd., Apple River  
815-745-2536  
\*5% discount.

## Atkinson

**Jennifer's Yoga Journey**  
107 S. State St.  
309-502-9409  
\*First class free to new students.

## Clinton, IA

**Alternative Wellness & Chiropractic Center**  
1721 N. 2nd St., Clinton, IA  
563-242-5515  
\*Complimentary consultation and thermoscan.

**CGI Insulation, LLC.**  
1212 S. 18th St., Clinton, IA  
563-357-4014  
\*\$80.00 off insulation removal or installation to participating Jo-Carroll Energy members only.

## Dubuque, IA

**Anytime Fitness**  
660 Iowa Street, Dubuque, IA  
563-556-0056  
\*1st month free with a new 12-month agreement.

## Elizabeth

**Hoskins Building Center, Inc.**  
107 E. Myrtle St., Elizabeth  
815-858-2444  
\*10% off all in-stock paint including custom-mixed colors.

**Jug's Main Street Tap/Lisa's Main Street Pizza**  
200 Main St., Elizabeth  
815-858-3333  
\*\$2 off any food and pizza over \$15 (excluding alcohol).

**Vincent Earthmoving Inc.**  
1480 RT 20 West, Elizabeth  
815-858-2024  
\*5% off load of gravel; limit 2/yr.

**Welcome Inn**  
102 N. Main St., Elizabeth  
815-858-2254  
\*10% off one meal, per card shown.

## Freeport

**Jansen Heating, A/C, Geothermal, Electric**  
213 W. Main St., Freeport  
815-262-4373  
\*\$50 off service calls over \$200

\*Discounts are subject to change at any time.

Go to [www.connections.coop](http://www.connections.coop) for up-to-date, local, national, online and healthy savings deals.

## Fulton

**Cuttin' Loose w/ Style**  
19670 Waller Rd. & Rt. 84, Fulton  
815-589-4444  
\*Free eyebrow wax w/ service.  
\*10% off facials, leg & bikini waxing, retail, pedicures w/ massage chair & ottoman, and wedding, prom & formal up-do's.

**River City Fencing Co., Inc.**  
21490 Waller Rd. Fulton  
815-589-2307  
\*5% discount.

**Susan's Calico Creations**  
1108 4th St., Fulton  
815-259-2221  
\*10% off all quilting fabrics, books, sewing notions & unfinished furniture (in stock).

## Galena

**Angela Stodden—United Country Heartland Realty**  
243 N. Main Street, Galena  
815-541-5482  
\*1 year "Smart Buyer Option" (\$60 value) added to any 1 year "Home Warranty" purchase.

**Blankenbaker's Insurance Agency**  
612 Spring St., Galena  
815-238-0063  
\*Call to learn how to save an additional 10% on your auto policy by being a Jo-Carroll Energy member.

**Cindy's Classic Catering**  
309 N. Main St., Galena  
815-777-1851  
\*10% off any catered event.

**Cloran Mansion Bed & Breakfast**  
1237 Franklin St., Galena  
815-777-0583  
\*10% off weekends.  
\*15% off midweek (Sun - Thurs).

**Country Inn & Suites by Carlson**  
11334 Oldenburg Lane, Galena  
815-777-2400  
\*\$10 off guest room or meeting room space rental.

**Dream Catcher**  
204 S. Main St., Galena  
815-777-3710  
\*10% off all jewelry purchases.

**Fever River Outfitters/Outdoor Retailer**  
525 S. Main St., Galena  
815-776-9425  
\*10% off rentals (Sun - Fri) or retail instore or online.

**Galena Area Rentals—Eagle's Nest**  
4721 W. Longhollow Rd., Galena  
630-904-7464  
\*10% off each 2 night rental rate.

**Galena Area Rentals—Retreat Home**  
6 Traverse Ln., Galena  
630-904-7464  
\*10% off each two night rental rate.

**Galena IL Vacation Rental Homes**  
15 Washburne Lane, Galena  
630-971-2042  
\*Stay 2 nights receive 10% off of rates/ excludes cleaning fee.

**Grant Hills Motel**  
15 S. Ridge Dr., Galena  
815-777-2116  
\*10% off lowest published rate, based on availability.

**Great American Popcorn Company**  
205 S. Main St., Galena  
815-777-4116  
\*Buy 3 bags of popcorn, get 10% off purchase.

**Hellman Guest House Bed & Breakfast**  
318 Hill St., Galena  
815-777-3638  
\*10% off weekend room rates (Fri - Sat).  
\*15% off weekday room rates (Sun - Thurs). 2 night stay required July through October.

**Illinois Bank & Trust**  
971 Gear St., 400 S. Main, Galena  
151 N. Main St., Elizabeth  
11655 HWY 20 East, Stockton  
815-777-0663  
\*One box of free checks when you open a new checking account.

**Karl Stodden Construction, Inc.**  
P.O. Box 9, Galena  
815-777-3088  
\*10% off labor costs.

**Law Office of Julie Mark Helman**  
310 N. Main St., Suite 2, Galena  
815-777-8008  
\*5% off legal services, excluding real estate transactions.

**Lefevre Inn & Resort**  
9917 W. Deringer Lane, Galena  
815-777-3929  
\*10% discount on lowest published rate, based on availability.

**Market House Restaurant**  
204 Perry St., Galena  
815-777-0690  
\*10% off food purchases (excluding alcohol).

**Renew Salon**  
11400 US Route 20 West, Galena  
815-776-9918  
\*20% off all regular priced retail.

**Stoney Creek Inn**  
940 Galena Square Dr., Galena  
815-777-2223  
\*\$15 off regular room rate.

**Valley Perennials Florist & Greenhouse, Inc.**  
1018 3rd St., Galena  
815-777-0546  
\*10% off trees and shrubs.

## Geneseo

**All In Stitches**  
100 E. Main St., Geneseo  
309-944-4084  
\*Save \$2 on purchase of \$20 or more.

**Artists In Motion, LLC.**  
1229 S. Oakwood Ave. #4, Geneseo  
309-944-6656  
\*10% off retail purchase (excluding special orders).

**B&B Equipment Store, LLC.**  
820 S. Chicago St., Geneseo  
309-944-2660  
\*\$50 off any treadmill.  
\*\$20 off all cycling shoes.  
\*\$2 off STIHl gallon bar oil.

**Hawkeye Chem-Dry**  
15 Hawkeye Ln., Geneseo  
309-944-3376  
\*20% off whole house cleaning.

**Lifetime Eyecare**  
112 S. Center St., Geneseo  
309-944-5303  
\*10% off eyeglasses (not valid with other offers).

**Maple Grove Framing & Gallery**  
118 W. Second St., Geneseo  
309-944-5228  
\*20% off complete framing order (must include frame).

**Maple Leaf Medical Services, LLC.**  
111 S. State St., Geneseo  
309-944-1190  
\*10% off retail items.

**One Way Carpet & Upholstery Cleaning**  
329 W. Second St., Geneseo  
309-944-6217  
\*15% off all cleaning (not valid with any other offers).

**Pegasus Fine Gifts**  
117 S. State St., Geneseo  
309-944-6516  
\*10% off (excluding Isabel Bloom).

**Roy's Taco House**  
732 N. College, Hwy 82 N., Geneseo  
309-944-5111  
\*\*Sweet Treat Discount\*\*. Food & beverage tab x 10% = Dessert allowance.

**Snap Fitness Geneseo**  
1045 S. Oakwood Ave., Geneseo  
309-944-4335  
\*One month free for new members.

**Underground Graphics**  
100 E. Main St., Geneseo  
309-944-4084  
\*Purchase 500 business cards, get 500 free.

## Miles, IA

**Trenkamp Electric**  
21 Country Rd., Miles, IA  
563-682-7944  
\*10% off labor charges.

## Mt. Carroll

**Flower Fan-A-See**  
904 S. Clay St., Mt. Carroll  
815-244-1123  
\*15% off live plants, cash & carry only.

**Healthy Touch Massage and Salon**  
303 E. State Dr., Mt. Carroll  
815-244-7300  
\*10% off services.

**Kunes Country Auto Group**  
200 W. Commercial St., Mt. Carroll  
815-244-2555  
\*Free Brite-O-Matic car wash with any service or body shop work.

**Schneider House Furniture and Floor Covering**  
207 E. Broadway, Mt. Carroll  
815-244-4089  
\*10% off floor cleaning products.

**Sievert's Steaks-N-Stuff**  
121 W. Market St., Mt. Carroll  
815-244-7553  
\*\$2.00 off any dinner.

## Savanna

**The Answer**  
319 Main St., Savanna  
815-273-3717  
\*10% off all tanning.  
\*10% off new membership.

**Neat Repeats**  
414 Main St., Savanna  
815-656-0808  
\*15% off all regular priced items.

**Outback Dee-Zign Salon & Spa**  
230 Main St., Savanna  
815-273-2299  
\*5% off acrylic nails, pedicures, facials, and body waxing.  
\*10% off retail products.  
\*10% off wedding, prom and special occasion up-do hair styles.

**Stebbins Appliance**  
1020 Viaduct Rd., Savanna  
815-273-4717  
\*10% off all in stock cell phone accessories.

**True Value Home & Building Center**  
115 Main St., Savanna  
815-273-4304  
\*10% off water heaters, excluding sale items.

## Stockton

**Glad Rags Resale Boutique**  
117 S. Main St., Stockton  
815-947-3081  
\*10% off shopping order.  
\*5% off dry cleaning service.  
\*10% off tuxedo/suit rental.

**Ink & Paper**  
113 S. Main St., Stockton  
815-947-2878  
\*50% off graphic design on any print order over \$100.  
\*15% off any gift item.

## Thomson

**Executive Inn**  
800 One Mile Road, Thomson  
815-259-7378  
\*10% off room rate (Mon - Thurs).

## Warren

**Gray Unlimited Restoration, Inc.**  
802 W. Jefferson St., Warren  
815-745-1012  
\*5% off all services.

**Shawn Saunders Insulation Specialist**  
201 E. Winslow Rd., Warren  
815-745-3134  
\*5% discount.

## Online

**Cash Back Mall**  
[touchstone.foryourpeople.com](http://touchstone.foryourpeople.com)  
Earn cashback on purchases at thousands of online retailers.



# Co-op Connections® Program Healthy Savings Providers

## Dental Providers

**Schmitt Family Dentistry**  
300 N. 2nd St.  
Clinton, IA 52732  
563-243-2324

### Rockdale Dental Center

1122 Rockdale Rd.  
Dubuque, IA 52003  
563-556-2650

### Aspen Dental

3432 Dodge St., Ste. 102  
Dubuque, IA 52003  
563-557-0500

### Cheung Pediatric Dentistry

1645 John F. Kennedy Rd.  
Dubuque, IA 52002  
563-556-6383

### Midwest Dental of Iowa PLC

2055 Holliday Dr.  
Dubuque, IA 52002  
563-588-2585

### Applewhite Dental

2661 W. Stephenson St.  
Freeport, IL 61032  
815-233-1215

### Reinhardt P. Awender DDS PC

624 Terra West Dr. Ste. 2  
Freeport, IL 61032  
815-235-7484

### Dr. Charles Jones DDS

1120 S. Park Blvd., Ste. 1  
Freeport, IL 61032  
815-235-7165

### Midwest Dental of Illinois

3000 Highland View Dr.  
Freeport, IL 61032  
815-235-4161

### William Simpson

521 W. Wall St.  
Morrison, IL 61270  
815-772-2512

### Midwest Dental of Illinois LLC

415 Locust St. Ste. A  
Sterling, IL 61081  
815-625-0044

### Aspen Dental

4312 E. Lincolnway Ste. A  
Sterling, IL 61081  
815-625-7002

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## Vision Providers

### America's Best

2515 NW Arterial Rd., Ste. 2  
Dubuque, IA 52002  
563-690-0067

### Pearle Vision

808 Wacker Dr.  
Dubuque, IA 52002  
563-557-1133

### All About Eyes

4406 16th St.  
Moline, IL 61265  
309-762-2020

### America's Best

4351 16th St.  
Moline, IL 61265  
309-797-5900

### Eye Center of the Quad Cities

4540 3rd St.  
Moline, IL 61265  
309-797-0877

### Bard Optical

4032 Blackhawk Rd.  
Rock Island, IL 61201  
309-786-9734

### Rock Island Optometric Center

2501 24th St.  
Rock Island, IL 61201

### All About Eyes

4304 E. Lincolnway Ave., Ste. D  
Sterling, IL 61081  
815-626-2020

### Bard Optical

3215 E. Lincolnway  
Sterling, IL 61081  
815-626-6006

### Valley Eye Care

4006 E. Lincoln Way  
Sterling, IL 61081  
815-625-8006

### Local Discount: Lifetime Eyecare

112 S. Center St., Geneseo  
309-944-5303  
\*10% off eyeglasses  
(not valid with other offers).



## Chiropractic Providers

### Bergthold Chiropractic

2707 Kimberly Rd.  
Bettendorf, IA 52722  
563-359-0073

### Nelson Chiropractic

2377 Cumberland Square Dr.  
Bettendorf, IA 52722  
563-359-9541

### Aldrich Chiropractic

2020 E. 11th St.  
Davenport, IA 52803  
563-441-9696

### Meyer Clinic of Chiropractic

3430 Dodge St.  
Dubuque, IA 52003  
563-582-6870

### Chiro Care Plus

2617 University Ave.  
Dubuque, IA 52001  
563-588-8050

### Fried Chiropractic Clinic

1715 5th Ave.  
Moline, IL 61265  
309-762-1050

### Family Chiropractic

340 Washington St.  
Prophetstown, IL 61277  
815-537-2226

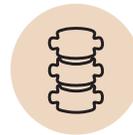
### Sherrard Chiropractic Clinic

405 3rd St.  
Sherrard, IL 61281  
309-593-2966

### Local Discount: Alternative Wellness & Chiropractic Center

1721 N. 2nd St., Clinton, IA 52732  
563-242-5515

\*Complementary consultation and thermoscan  
(not associated with UHS Chiropractic discounts).



## Local Pharmacies

### Green Park Pharmacy

500 Green Park Ave.  
Colona, IL 61241  
309-792-1600

### Walmart Pharmacy

10000 Bartel Blvd.  
Galena, IL 61036  
815-777-1301

### Hartig Drug Co.

11002 Bartel Blvd.  
Galena, IL 61036  
815-777-2700

### Northside Rexall Drug

201 N. State St.  
Geneseo, IL 61254  
309-944-2442

### McClimom Pharmacy

114 S. State St.  
Geneseo, IL 61254  
309-944-2166

### Walmart Pharmacy

125 E. Bester Dr.  
Geneseo, IL 61254  
309-944-5675

### Walgreens

1009 S. Oakwood Ave.  
Geneseo, IL 61254  
309-944-3784

### Fitzgerald Pharmacy

124 E. Main St.  
Morrison, IL 61270  
815-772-3415

### Pharmacy Center

101 W. Market St.  
Mount Carroll, IL 61053  
815-244-2171

### Hartig Drug Co.

316 Washington St.  
Prophetstown, IL 61277  
815-537-2400

### Stout's Drug Store

217 Chicago Ave.  
Savanna, IL 61074  
815-273-2713

### Shopko Pharmacy

251 S. 4th St.  
Savanna, IL 61074  
815-273-3581

### Hartig Drug Co.

101 S. Main St.  
Stockton, IL 61085  
815-947-3411

### Warren Drug Store

137 E. Main St.  
Warren, IL 61087  
815-745-3700



Each Healthy Savings provider contracts their discounts differently. For specific discounts, contact your health provider and mention the health network on the back of your Co-op Connections® Card (logos seen here and on your card). Call 800-800-7616 or visit [www.connections.coop](http://www.connections.coop) for additional providers and information. The Co-op Connections® Card is not insurance nor is intended as a substitute for insurance.

## Jo-Carroll Energy to return \$689,000 in capital credits

Jo-Carroll Energy will return capital credits totaling approximately \$689,000 to members in December. The board of directors approved the 2015 retirement of capital credits at its October board meeting.

More than 22,000 members and former members will receive a check or bill credit in December. Active members will receive capital credits up to \$599.99 as a bill credit. Active members with retirements of \$600 or more and all inactive members will receive a check. As in previous years, the minimum check amount is \$10; any retirement less than \$10 will be carried over until

the next year or the minimum is reached.

Capital credits represent a members' ownership in Jo-Carroll Energy and is one of the benefits of being a cooperative member. Allocating and retiring capital credits to members helps distinguish cooperatives from for-profit utilities. Jo-Carroll Energy is proud to support our members and communities by putting money back into the pockets of those we serve.

Last year, Jo-Carroll Energy changed to a hybrid method of retiring capital credits. Previously, the cooperative had retired capital

credits using the "first in, first out" or FIFO method on a delayed schedule of about 25 years, since capital credits were first retired in 1983. Under that process, members who were first to purchase energy were the first to be paid back.

The hybrid method keeps the 25-year rotation plus retires 5 percent of all remaining capital credits at a discounted rate. The method retires capital credits to more active Jo-Carroll Energy members while not neglecting the cooperative's commitment to return capital credits to its long-time and former members.

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