

JO-CARROLL

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



PRESIDENT'S REPORT

by Michael Hastings

Partnership offers financing for solar farm participation

We have exciting news to share about our renewable energy project, South View Solar Farm.

Through a partnership with Illinois Bank & Trust, members who would like to participate in the community solar project now have a new opportunity for financing solar panel subscriptions. For a limited time, the bank is offering the "Jo-Carroll Energy Loan" that offers a special rate on loans from \$890-\$5,000.

This loan is available only to qualified borrowers who are Jo-Carroll Energy members. Those taking advantage of the special financing will need to provide a copy of their executed community solar agreement. The offer expires Oct. 31, 2015.

More information about the financing can be obtained at any of the bank's Jo Daviess County banking centers.

Any member interested in community solar can call the cooperative at 800-858-5522 to set up an appointment or stop in at our co-op headquarters in Elizabeth to meet with an employee to discuss details. We are more than happy to answer questions about the project.

More information about South View Solar Farm, the license agreement and answers to frequently asked questions are available on our website at www.jocarroll.com. You'll also find a link to the "sunny portal" that provides information about the solar array and its output.

Thank you!

By the time you read this, we will have concluded our 76th Annual Meeting held in April as well as a special series of member meetings in March where we talked about the recent changes to our rate structures and new

unbundled bills.

We did a lot of things when we undertook the unbundling project: bills were redesigned and unbundled and the rates were restructured. We think it is important for you to be able to see the different pieces that make up your bill, including the costs that are passed through from generation and transmission providers that we can't control and the distribution portion that we can control.

Thank you to everyone who joined us for one of these events. Many of you asked good questions about the new bills and rates. A frequent question was how the changes are revenue neutral. It's important to remember that this is revenue neutral to the cooperative as a whole on an annual basis. Also, some of the fixed costs were previously recovered in the energy charge. Those are now included in the distribution fixed charges and the per kWh distribution charge.

The impact on your bill depends on the amount of energy you use. In the electric single phase rate class, which includes about 80 percent of our members, it can be very different for different members. If you use little energy your bill will go up; if you use a lot of energy, you should see your total bill go down.

Beginning this month, you will see the new line items of the unbundled bill. Inside this issue you'll find some examples we shared during the member meetings, along with a diagram to help you understand the new bill design and reminders about our account services. As always, if you have any questions we encourage you to contact the co-op at 800-858-5522.

South View Solar Farm

Reserve your place in the sun!

Subscriptions to South View Solar Farm panels now available

Vist www.jocarroll.com for information

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.

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) 927-5254

Resume of Minutes

Regular Board Meeting • February 26, 2015

The board met on Wednesday, February 26, 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 commented on the NRECA Annual Meeting, which is a great opportunity for cooperatives around the country to share ideas and experiences.

AIEC Report – Director Senn reported the AIEC is monitoring proposed legislation in Illinois that could affect cooperatives, as well as preparing for the NRECA Annual Meeting.

APGA Report – Director Carroll reported on the promulgation by the U.S. Department of Energy of a rule pertaining to electric resistance water heaters that will go into effect in 2017. Industry sources reported that, due to the rule, furnace prices could increase as much as \$2,000.

PPI Report – Director Hallendorff and CEO Hastings reported on the PPI Board Meeting. Director Hallendorff reported on the improvement in the Prairie State plant's performance. He reported that PPI is continuing to work with the City of Geneseo on a plan to improve reliability and that they are in the early stages of considering a solar project.

Monthly Committee Review

(a) Policy Report – Policy 137 – Privacy Principles for Member-Consumer Information was approved as presented without revisions.

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 \$664,600 in January. This compares to a budgeted margin of \$423,643. The Board accepted the January Financial Operating Report for filing by general consent.

b. Power Supply Report – CEO Hastings reported Jo-Carroll Energy, in addition to Alliant Energy, has filed a formal protest with FERC over ITC's proposed rate increase.

c. Rentech Report – CEO Hastings reported that the next meeting with Rentech is scheduled for March.

d. CFO Report – Vice President and Chief Financial Officer Heidenreich reported that the Cooperative was able to lock-in pricing on 4 debt notes at a lower rate, which will save the Cooperative a significant amount of money in interest payments over the term of the notes.

e. Sr. Vice President and Assistant General Manager Report – Sr. Vice President and Assistant General Manager Buros reported that the Cooperative's Drug and Alcohol Plan was in compliance with Illinois Commerce Commission requirements.

f. Culture of Excellence and Communications – Merri Sevey, Vice President of Human Resources reported on the status of the Co-op Connections Card and the money that has been saved through its use by Members. Sevey informed the Board that a new culture survey would be completed in April, with the result available in time for strategic planning in the Summer.

g. Member Services – Jennifer Skien, Vice-President of Member Services, gave a summary of the work that has been done on rate unbundling, including the new bill layout and informational meetings scheduled with employees. Skien reported that the Cooperative will be applying for a USDA grant to assist Members with energy audits.

h. External Affairs Update – Chris Allendorff, Corporate Counsel, and John Cox, Board Attorney, reported on a number of legislative issues, including the state budget

proposed by Governor Rauner, the possibility of a bill being introduced in Illinois that would force ratepayers of ComEd and Ameron to subsidize Exelon's nuclear generation fleet, and possible legislation regarding PCB use in transformers. Cox and Allendorff have been working with Representative Stewart on amending an Illinois law that requires businesses to provide the state with economic assistance packages from other states, in order to qualify for Illinois incentives.

Board Issues

- a. Allocation of 2014 Margins** – The 2014 allocation of margins was approved as presented.
- b. CRC 2015 Voting Delegate/Alternate** – The 2015 Voting Delegate and Alternate were chosen.
- c. NRECA Legislative Meeting Attendees** – Those attending the NRECA Legislative Conference were confirmed.
- d. Capacity and Services Agreement with Dairyland** – CEO Hastings provided the board with an overview of the capacity and services agreement with Dairyland, relating to the Morgan Stanley Capital Group PPA. The board approved the agreement.

Executive Session

Executive Session was held to discuss pending and possible litigation and employment matters, and a presentation from Mike Bunney, Regional Vice President of CFC.

Consideration of Matters discussed in Executive Session – The Board authorized staff to further explore information presented in Mike Bunney's presentation.

- a. RED Loan** – Lisa McCarthy, Executive Director of TCEDA, presented the board with a request from Neumiller Farms in Savanna for the Cooperative to sponsor their application for a rural economic development loan through the USDA. The Board approved the request.
- b. Review of Director Districts** – Hastings reported that all broadband Members are assigned to a director district, like gas and electric Members, and that they would receive a ballot for a contested director election in their district. No further action was taken by the Board. Resolution to Change the Inside Union Contract 401(k) Match – Board Resolution was passed authorizing an increase in the Cooperative's 401(k) match for the inside employee bargaining unit, as required by NRECA.
- c. Jo-Carroll Energy Budget Meeting Date** – The date for the budget meeting was changed to Tuesday, December 22, 2015, 9:00 AM, due to a conflict with the PPI Meeting.
- d. Unbundling Member Meetings** – The Director attendees for each of the member meetings regarding unbundling of rates were discussed.
- e. CFC Meeting Attendees** – Those planning to attend the CFC Forum were confirmed.
- f. Review of Unbundled Rates** – Pat Keleher, Manager of Energy Services, reviewed the new tariffs required for unbundling rates. Keleher also explained what the cost makeup is of the new charges on unbundled bills. The unbundled rates were approved, effective May 1, 2015.

Reports – Reports were heard on: NRECA Course 2610.1 – Understanding the Electric Business, Dairyland District meeting, and the NRECA Annual Meeting.

Upcoming Meetings – NRECA Course 901.1 – Rules & Procedures for Effective Board Meetings was discussed.

Adjournment – The meeting was adjourned at 1:26 P.M.

Unbundled bills debut this month

When you receive your May bill, you'll notice it has a new format. This new design reflects the changes we've been talking about for the past several months.

Your new bill unbundles charges into the categories of distribution costs and energy (or supply) costs. We think it is important to be able to show you where your energy dollars are going, and separate the items that we can control from those we can't. (See Electric Rates chart.) By breaking the charges down into these categories, we think the new bills and invoices are more understandable.

The supply costs are shown in the energy charge, the generation charge and the transmission charge. These costs for the actual energy you use are passed through from suppliers. In the case of electricity, these are the generation and transmission costs. The power cost adjustment, or PCA, is a monthly adjustment on a per-kWh basis that fluctuates depending on the total costs each month from our generation suppliers. It can be zero, positive or negative. It is determined by how much the monthly power cost per kWh is above or below the base cost.

The distribution charges are those that stay with the cooperative to maintain the system. Many of these are fixed costs and include the facility charge, member service charge and delivery charges. The member service charge is not a new charge. The unbundled bill breaks down the fixed costs into those that cover the basic cost to provide energy such as power lines, pipelines, trucks, labor and other expenses (the facility charge) and those that cover the administrative costs such as billing, postage, facilities and software systems (the member service charge). While these two total \$33 as compared to the old facility charge of \$26 per month (\$28 per month in

the Geneseo area), it is important to remember that a portion of these costs were covered in the energy charge on the old bills.

The new structure does increase the flat charges, but reduces the per unit energy charges. This allows us to make sure the cooperative recov-

ers enough to cover the fixed costs without sacrificing the long-term integrity of the distribution systems. These changes in the distribution components of your bill are revenue neutral to the cooperative over the course of the year. (See Example.)

Rate	Single Phase	Three Phase (75 kW or less demand)
Distribution		
Facility Charge	\$28.50 per month	\$103.00 per month
Member Service Charge	\$4.50 per month	\$4.50 per month
Delivery Charge	\$0.02750 per kWh	\$0.01500 per kWh
Supply		
Energy Charge	\$0.02825 per kWh	\$0.02825 per kWh
Generation Charge ≤ 1300 kWh	\$0.04250 per kWh	\$0.04040 per kWh
Generation Charge > 1300 kWh	\$0.01500 per kWh	\$0.01750 per kWh
Transmission Charge	\$0.02019 per kWh	\$0.01725 per kWh
Power Cost Adjustment	Varies	

This chart shows the categories of Supply and Distribution charges for both the single-phase and three-phase electric rate classes as they are broken down in the new unbundled bills. Some members will see an increase and others a decrease in their total bill. Note: This chart applies for members in our legacy area. Please visit our website for more information about the rates in the Geneseo (former Farmers Mutual Electric Company) area.

Current Distribution Components		New Distribution Components	
Fixed Charges	\$26.00	Facility Charge	\$28.50
Delivery Charge	\$0.0391	Member Service	\$4.50
		Delivery Charge	\$0.0275
$\$26 + (600 \text{ kWh} \times \$0.0391) = \$49.46$		$\$33 + (600 \text{ kWh} \times \$0.0275) = \$49.50$	

To demonstrate how the changes to distribution charges are revenue neutral to the cooperative as a whole, these tables compare the distribution components under the old bills and the new unbundled structure. This example shows a "typical" Jo-Carroll Energy single-phase electric account that uses 600 kWh per month. If you compare your bill under the new structure to the old, you should use the 2014 average PCA of \$0.0286275.



Jo-Carroll Energy

Your Touchstone Energy® Cooperative
The power of human connection®

1

Service Information

Account Number: 12345678001
 Name: JOHN Q SAMPLE
 Service Type: Electric
 Location: 1234567
 Service Address: 123 COOPERATIVE WAY
 Rate/Cycle: 1/45
 Meter Number: 9999999
 Read Type: Estimated
 Present Reading: 2689 04/30/15
 Previous Reading: 1939 03/31/15
 Multiplier: 1
 Total Energy (kWh): 750
 Demand Reading: 0
 Total Demand (kW): 0

3

Purchased Energy Costs

Energy Charge 750 X \$0.02829 \$21.22
 Generation Charge 750 X \$0.04250 \$31.88
 0 X \$0.01500 \$0.00
 Transmission Charge 750 X \$0.02019 \$15.14
 Power Cost Adjustment 750 X \$0.00070 \$ 0.53

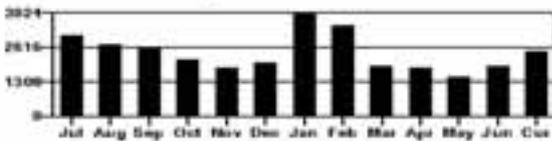
4

Distribution Costs

Facility Charge \$28.50
 Member Service Charge \$4.50
 Delivery Charge 750 X \$0.02750 \$20.63

6

Your Electricity Use Over the Last 13 Months



7 Call Toll Free: 1-800-858-5522
 See this box for important information from your co-op each month.

Electric Account Summary

Prior Balance	\$123.45
Payment(s) Received	-\$123.45
Past Due	\$000.00
Total Current Charge	\$127.70
Total Due 05/15/15	\$127.70
After Due Date Pay	\$129.62

5

Other Charges/Credits

Energy Assistance Care Fund \$ 0.20
 IL Renewable Energy Charge \$ 0.05
 IL Tax \$ 2.40
 Municipal Franchise Tax \$ 2.66

Total Current Charge \$127.70
TO BE PAID BY DRAFT

Comparisons	Days Service	Total kWh	Avg kWh/Day	Cost Per Day
Current Period	30	750	25	4.26
Previous Period	31	725	23	4.16
Same Period Last Yr	30	801	27	5.01

RETAIN THIS COPY FOR YOUR RECORDS
 PLEASE DETACH AND RETURN THIS PORTION WITH PAYMENT

EJ044028

JO-CARROLL ENERGY
 PO BOX 390 * ELIZABETH IL 61028-0390
 Address Service Requested

See the back of your bill for more information from your cooperative.

JOHN Q SAMPLE
 C/O JANE C SAMPLE
 123 COOPERATIVE WAY
 APARTMENT 1939
 ELIZABETH, IL 61028

Account Number		TO BE PAID BY DRAFT	
12345678001	Billing Date		04/31/15
	Telephone Number	Previous Balance	\$123.45
(999) 999-9999		Current Charges	\$127.70
	Due Date	Total Amount Due	\$127.70
	05/15/15	After Due Date Pay	\$129.62
Please Enter Amount Paid			

Please make checks payable to: Jo-Carroll Energy

JO CARROLL ENERGY
 PO BOX 390
 ELIZABETH IL 61028-0390

9999999999 9999999999 9999999999 9999999999 9

Understanding Your Jo-Carroll Energy Bill

1 Service Information

This section includes information about your service location, address, rate, whether this was an actual meter reading or an estimated reading, meter reading, kilowatt usage and your meter multiplier*. The difference between the two reading dates is your kilowatt hour usage.

*A multiplier varies by meter and is used to determine how many kilowatt hours are recorded per revolution. Most residential meters use a 1 multiplier.

2 Account Summary

This section includes information about your account balance, payments received and due date.

3 Purchased Energy Costs

This section details the various charges for the actual cost of energy, including purchased energy, generation and transmission. These are pass-through costs from generation and transmission providers.

Energy Charge: The cost to produce your energy. A per kWh or therm charge for the energy used during the service period and is a pass through charge from Jo-Carroll Energy's energy suppliers.

Generation Charge: Based on your kWh use, this cost covers the physical infrastructure needed to produce energy from Jo-Carroll Energy's energy suppliers.

Transmission Charge: A per kWh charge which covers the cost to transmit energy from the generation facilities to Jo-Carroll Energy distribution substations. This is a direct pass through from transmission suppliers.

Power Cost Adjustment (PCA): A monthly adjustment on a per-kWh basis that fluctuates depending on the total cost each month from our generation suppliers. The PCA is determined by how much the monthly power cost per kWh is above or below the base power cost.

4 Distribution Costs

This section includes information about charges related to the distribution, or delivery of energy. This is the portion of the charges that stay with the cooperative.

Facility Charge: The basic cost to provide energy. It covers expenses such as power lines, pipelines, trucks, labor and other expenses the Cooperative incurs ensuring energy is available when you need it, no matter how much energy is sold.

Member Service Charge: A flat service fee covering administrative costs including billing, postage, facilities, software systems and other overheads.

Delivery Charge: A per kWh or therm charge that covers the costs of delivering energy to your home and maintaining the equipment that carries the electricity and/or natural gas. This charge covers the rest of the fixed costs not recovered through the facility charge, and stays with your cooperative.

5 Other Charges/Credits

This section includes miscellaneous charges such as the Energy Assistance Care Fund and the Illinois Renewable Energy Charge. Also included are Illinois taxes and any applicable municipal taxes.

6 Usage Information

This section includes a summary of your energy use over the last 13 months as well as information on the number of days between readings, kilowatt use, and the cost per kilowatt hour.

7 General Information

Information about services, events and updates about your Cooperative will appear in this area.

Natural gas, invoice and other bill samples are available at www.jocarroll.com.

Managing your Jo-Carroll Energy account

Jo-Carroll Energy offers several tools, payment options and services to help you manage your account.

MyAccount Member Services Portal - With MyAccount, you can create an online profile at www.jocarroll.com to manage your account. You can view and pay your bill, track your use and sign up for services such as account alerts and levelized or budget billing.

JCE Mobile - Members can also manage their accounts with JCE Mobile, an application that can be downloaded on most Android or Apple devices.

Automatic Draft Deductions - Members can choose to have their balance due automatically deducted from their checking or savings account or billed to a credit card each month. Your Jo-Carroll Energy bill shows the date and amount of your payment. This will give you ample time to ensure you have adequate funds in your account.

Budget Billing - A budget billing plan allows you to pay the same amount each month. The amount is set based on your 12 previous months of service. Each spring and fall your payments are recalculated to determine if your budget billing payment needs to be adjusted. This true-up recalculation may result in an increase or decrease in your budget billing.

Levelized Billing - Levelized billing is very different from budget billing. Because a "rolling average" method is used, your amount due will vary from month to month. Although levelized billing can help take the shock out of your bill during extremely cold or hot weather, it will not be the exact same amount each month.

Pay by Phone - Members can pay by telephone 24 hours a day by calling 800-858-5522. Make sure you have your account information available when you call. You can pay by e-check or by Visa, MasterCard or Discover.

Pay by Mail - Enclose your payment in the envelope provided with your bill, add a stamp and drop it in the mail. If you don't have the address for payments, please send to:

Jo-Carroll Energy
PO Box 390
Elizabeth, IL 61028

Pay in Person - You can pay in person at one of our offices located in Elizabeth, Savanna or Geneseo. Just drop off your payment at our office or use one of the secure drop boxes after hours.

Energy Assistance - Please contact us at 800-858-5522 if you are having difficulty paying energy bills.

LIHEAP
Three area agencies have funding available through the Low Income Energy Assistance Program (LIHEAP) to assist low-income residents with energy costs. LIHEAP is a state and federal funded energy assistance program in which energy bill payments can be made on behalf of qualifying households.

Neighbor to Neighbor Care Funds

If you need assistance paying your energy bill, help may be available through Jo-Carroll Energy's Neighbor to Neighbor Care funds. This program works in tandem with LIHEAP. If funds are available, you may receive a grant from the Neighbor to Neighbor funds.



The need is constant.
The gratification is instant.
Give blood.™

Jo-Carroll Energy Blood Drive

Tuesday, May 26
11 a.m. – 4 p.m.
793 US Route 20 West
Elizabeth, IL

For an appointment visit
redcrossblood.org

Community members welcome

DO THE SUMMER SHIFT

You Can Make A Difference!

Cooperative members can help keep electric rates affordable for everyone.

SHIFT IT

Shift use of dishwasher to before 11 a.m. or after 7 p.m.



WASH EARLY OR WASH LATE

Wash laundry before 11 a.m. or after 7 p.m.



TURN IT UP

Turn up air conditioner thermostat a few degrees.



Just shift energy use to before 11 a.m. and after 7 p.m. summer weekdays.



Find us on
Facebook
www.facebook.com/jocarrollenergy

Artists in Motion, Geneseo

Ann Morman, owner and dance instructor at Artists in Motion, began dancing at age three and started teaching during her high school years. She graduated with a degree in theater from Millikin University, and has performed in and choreographed many musical theater productions throughout her life.

“We are unique teachers because we get to watch our students grow up—from their first class until they graduate,” stated Morman.

According to Morman, dance helps build self-confidence in any aspect of life. New students are often shy at first, but as they learn and grow “you can’t get them off the stage,” she said.

Morman along with dance instructors Stefanie Lillion and Kim Mays teach boys and girls ages three to 18 and beyond in group classes and private lessons. Currently, 125 students are enrolled at Artists in Motion.

Because the studio is equipped with video cameras, parents can watch their children practice in a viewing room apart from the large studio. This asset improves students’ focus and still allows parents to watch their child’s lesson, according to Morman.

Dance lessons and classes at Artists in Motion are offered year-round. Students have many opportunities to practice and perform their routines.

Students at Artists in Motion will perform their annual spring dance concert on Saturday, May 30, at both 2 p.m. and 6 p.m. at the Geneseo High School. Students



The studio also participates in three competitions each year, none held further away than Davenport, Iowa. Many students from Artists in Motion have won scholarships to compete at higher level competitions or qualified for national competitions.

Stop by the studio or attend their upcoming performance on May 30 to learn more about the many dance opportunities available at Artists in Motion.

Jo-Carroll Energy members receive 10% off retail purchases, excluding special offers, with their Co-op Connections® card. Visit www.aimgeneseo.com or the studio at 1225 S. Oakwood, Suite #6 in Geneseo, or call 309-944-6656 for more information.

will showcase their talent in jazz, tap, lyrical, modern and contemporary, ballet and pointe dance. The performance is open to the public, and tickets are available at the studio in May.

New Participating Business!

Blankenbaker Insurance Agency
815-238-0063
P.O. Box 335, Galena, IL 61036
www.blankenbakersinsurance.com

*Call to learn how to save an additional 10% on your auto policy by being a Jo-Carroll Energy member.

New Participating Business!

**Jansen Heating, A/C,
Geothermal & Electric**
815-262-4373
213 W. Main St., Freeport, IL 61032
www.jansenhvac.com

Putting safety first this month – and throughout the year

It's May – and Jo-Carroll Energy is celebrating National Electrical Safety Month. While safety for our members is top priority year-round, Electrical Safety Month is a time to acknowledge the importance of safety excellence.

This year, we're focusing on electrical safety in the home. Electricity is the cause of over 140,000 fires each year, resulting in more than 500 deaths, 4,000 injuries and 1.6 billion in property damage, according to Electrical Safety Foundation International (ESFI). Use these helpful tips from ESFI to safeguard your home.



In the kitchen

- Vacuum refrigerator coils every three months to eliminate dirt buildup that can reduce efficiency and create fire hazards.
- Ensure all countertop appliances are located away from the sink.
- All appliance cords should be placed away from hot surfaces. Cords can be damaged by excess heat.
- The top and the area above the cooking range should be free of combustibles, such as potholders and plastic utensils.

Light the way to safety

- The wattage of the bulbs you use in your home should match the wattage indicated on the light fixture. Overheated fixtures can lead to a fire.
- Check lamp cords to make sure they are in good condition – not damaged or cracked. Do not attempt to repair damaged cords yourself. Take any item with a damaged power cord to an authorized repair center.
- Extension cords should not be used to provide power on a long-term or permanent basis.

Electrical safety awareness and education can save lives. For more tips and information about electrical safety, visit www.jocarroll.com.

A close-up photograph of a red extension cord with a frayed, exposed green wire. The cord is plugged into a red outlet. The background is a light-colored surface.

IF IT'S NOT INSULATED, NEITHER ARE YOU.

REPLACE, NEVER REPAIR DAMAGED EXTENSION CORDS.

Helping members use electricity safely, that's the power of your co-op membership. Learn more from the experts themselves at TogetherWeSave.com.

 **Jo-Carroll Energy**
Your Touchstone Energy® Cooperative 
The power of human connections®

800-858-5522
www.jocarroll.com

2015 *Calendar* PHOTO CONTEST



GIVE US YOUR BEST SHOT!

Enter your photos taken within the Jo-Carroll Energy service territory for the chance to see your photo published in our 2016 Calendar!

We're looking for photos that represent life in our service area...whether it's an action shot or a scenic landscape.

See complete details and entry forms on our website at www.jocarroll.com

Deadline to Enter: June 30, 2015

Two ways to enter:

1. Send high resolution photo files and form to: pfrancomb@jocarroll.com
2. Mail entry form and photo to:
Jo-Carroll Energy
Photo Contest
P.O. Box 390
Elizabeth, IL 61028

