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JO-CARROLL

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

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PRESIDENT'S REPORT

by Michael Hastings

Stronger together.. Farmers Mutual members approve merger

A little over a year ago, we announced plans to combine with Farmers Mutual Electric Company located in Geneseo. Spreading costs over more meters is one way to manage risk and control expenses. Combined operations can produce efficiencies, while a larger membership justifies the use of new technologies and strengthens our voice on important issues.

In November, members of Farmers Mutual voted overwhelmingly to merge with Jo-Carroll Energy. Eighty-seven percent of the Farmers Mutual members who voted were in favor of the measure. A two-thirds majority was required for passage. Out of the 348 ballots cast, 302 were "yes" votes. Our own bylaws do not require members to vote on a merger with another cooperative.

We are now working on completing the transaction, and will soon welcome the Farmers Mutual members as part of our cooperative family. We all are committed to making the transition as smooth as possible.

The Farmers Mutual office in Geneseo will remain open and all current Farmers Mutual employees will have the same or similar positions as they currently hold. Farmers Mutual, the oldest electric cooperative in the state of Illinois established in January of 1936, currently provides electric service to approximately 1,500 rural residential, agricultural and business members in Henry and Whiteside counties.

Farmers Mutual's board president Tom Zwica said this is a significant milestone in

the history of both cooperatives. The result of this merger will offer a level of assurance that quality service will be maintained, additional services provided and stable rates maintained.

Members of both cooperatives will benefit from increased efficiencies, combining the talents and experience of employees from both cooperatives. Jo-Carroll Energy members will benefit from a stake in one of the newest, cleanest and most efficient power plants in the country through Prairie Power, Inc., the current generation and transmission cooperative serving Farmers Mutual Electric. This is important for long-term power supply planning of Jo-Carroll Energy.

Farmers Mutual Electric members will see a significant expansion in the number of services available to them that Jo-Carroll Energy members already enjoy. These include access to wireless broadband Internet service through Sand Prairie Wireless, online bill pay, automated meter reading, budget billing, energy efficiency programs and discounts at local and national businesses through the Co-op Connections® Card.

The new year brings new challenges and opportunities. We'll provide regular updates on the progress of the merger transaction, as we look forward to getting to know our new members. It is our aim to serve all our members reliably and with the same values on which your local cooperative was built. Together we will be stronger. That's the power of cooperation.

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:

Joe Mattingley
Chairman
District 2

Chris Stadel
Vice Chairman
District 4

Marcia Stanger
Secretary
District 3

David Senn
Treasurer
District 7

Martin Werner
District 1

Patricia Smith
District 5

Thomas Lundy
District 6

Russell Holesinger
District 8

Larry Carroll
District 9

Office Hours:

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 p.m.

Services and Billing Questions:

(800) 858-5522
www.jocarroll.com

For emergencies and outages call:

(800) 927-5254

Office hours

Elizabeth Office
8 a.m. to 5 p.m.

Savanna Office
8 a.m. to 1 p.m.
1:30 p.m. to 4 p.m.

Both Offices
Monday - Friday
800-858-5522

For all outages and emergencies call
800-927-5254

Director Profile - Marcy Stanger

Ask Jo-Carroll Energy board director Marcy Stanger about change at the cooperative since she was elected and she responds, "There definitely has been change."

A new CEO and several new board members over the past 10 years bring a different direction and vision to the cooperative, according to Marcy. New services also were made possible by advances in technology to support an increase in members.

Now serving her third term on the board of directors, Marcy was first elected in April 2005 at the time the cooperative was in the middle of purchasing the electric and natural gas assets from Interstate Power and Light Company in Illinois (Alliant Energy).

"Most of the legal work was completed by the time I attended my first board meeting," Marcy said, "but it's never really over until all papers have been signed. Something could still have happened to stop the acquisition. As events happened, we also found ourselves looking for a new CEO."

"A lot of hard work by dedicated people resulted in the 26,000 account cooperative we have today," she added.

It was a huge change requiring new ideas to service not only the increased number of farming, residential and industrial/commercial members, but also the newly acquired natural gas lines. Jo-Carroll Energy since has added Sand Prairie Wireless, a broadband internet service. "It continues to grow and the board is very proud we took on this project," Marcy said.

Most recently, Jo-Carroll Energy is finalizing a merger with Farmers Mutual Electric in Geneseo. Farmers Mutual's 1,200 members benefit by being able to access Jo-Carroll Energy member services and Jo-Carroll Energy will have a stake in Prairie Power, Inc., the current generation and transmission cooperative serving Farmers Mutual. Prairie Power is one of newest, cleanest and most efficient power plants in the country, Marcy noted.

According to Marcy, a decision to



review and update the cooperative's mission statement a few years ago was paramount. It now reads: Jo-Carroll Energy exists to enhance the quality of life for our members. The board members are guided by this statement and an accompanying set of values, according to Stanger.

"Members are very concerned with rates, but they are equally concerned with reliability and service," Marcy commented. "They expect VALUE for what they pay. Employees are the core to delivering reliable service; the board listens to their suggestions and is very concerned about their safety. The board is concerned with fiscal issues, reviewing financial statements monthly relative to setting the annual budget."

"It's a balance," she said. "In the role of a director you have to understand how our members work and play--what are the needs for their families. Then a director must respond by taking a leadership role to enhance their quality of life. The director needs to be forward in letting members know what we are doing and why we are doing it to support the goal."

To Marcy, that ushers in the last of the values of "Community and Economic Growth, Environmental

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Director nomination materials available

Members interested in running for one of three positions on the Jo-Carroll Energy board of directors may petition for nomination as a director.

Positions in Districts 1, 2 and 4 are up for election in 2013. Any Jo-Carroll Energy member residing in the district of a director whose term is expiring, including the incumbent, may petition for nomination as director. 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 in Elizabeth no later than Feb. 14.

Find complete information and petition materials at www.jocarroll.com or call 800-858-5522.

*Make plans to attend
Jo-Carroll Energy's
Annual Meeting
Saturday, April 13
Elizabeth Community Building
and HCC West*

Neighbor to Neighbor Care Fund can help

If you need assistance paying your energy bill this winter, help may be available through Jo-Carroll Energy's Neighbor to Neighbor Care Funds.

This program works in tandem with the Low Income Home Energy

Assistance Program (LIHEAP).

If funds are available, you may receive a grant from the Neighbor to Neighbor Care funds. To find out if you qualify, contact your respective agency to start the application process:

Jo Daviess County—
Northwestern Illinois Community Action Agency (NICAA), 815-232-3141 or 800-883-1111.

Carroll and Whiteside counties—
Tri-County Opportunities Council, 815-625-1172 or 800-323-5434.

Low income energy assistance available

Two agencies have funding available through the Low Income Home Energy Assistance Program (LIHEAP) to assist low-income residents with their winter heating costs.

LIHEAP is a state and federally funded energy assistance program for low-income families in which heating bill payments are made on behalf of households.

Northwestern Illinois

Community Action Agency (NICAA) has funding available for the residents of Jo Daviess County while the Tri-County Opportunities Council can assist residents of Carroll and Whiteside counties.

Clients are served on a first-come, first-served basis until funding is exhausted.

A single-person household can qualify with a monthly income of up to \$1,396; a two-person house-

hold up to \$1,891; a three-person household up to \$2,386; and a four-person household up to \$2,881.

Income requirements increase by \$495 for each additional person.

Benefits are paid directly to utilities on behalf of eligible households. The exception is households whose heating costs are included in their rent.

See your photos in print!

Jo-Carroll Energy is now accepting entries for its 2014 photo calendar. Winners will be featured in the 2014 Jo-Carroll Energy Calendar.

We're looking for images that

represent life in our service territory—whether they are action shots or scenic landscapes. Entry deadline is June 30, 2013. All photos must be the original work of the entrant and be taken within

the Jo-Carroll Energy service area.

For complete rules and entry information, visit www.jocarroll.com or contact Peggy Francomb, corporate communications manager, at 800-858-5522.

Why does my energy bill go up in the winter?

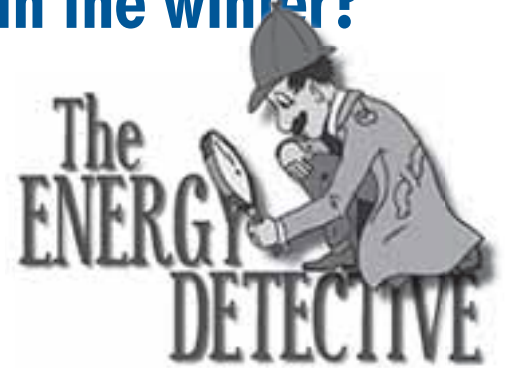
During the winter months we often receive calls from members concerned about their bills because they are higher than usual.

Several factors can lead to higher energy bills during the winter. Furnaces and heaters are running; we are all inside more; TVs, computers and the lights are on longer. Following are some of the things that can contribute to more energy use:

- Shorter days and longer nights mean lights stay on longer.
- Heating systems and space heaters are in use. Most heating

systems use electricity for some function and many run almost continuously.

- Extra hot water may be used on cold days.
- Electronics such as TVs, DVD players, game consoles and computers are often used more in the winter.
- Clothes dryers are used more often.
- Guests in the home for the recent holiday festivities.
- School-age children and college students are home for winter breaks.



Ask the Energy Detective

Do you have a question for the Energy Detective? Email jscott@jocarroll.com. To learn ways to save energy and money all year long, go to TogetherWeSave.com and take the Home Tour.

Resolving to save money this year?

Start with energy efficiency

Was saving money one of your New Year's Resolutions? The average family spends \$2,024 a year on energy—with almost half going to heating and cooling costs. Stay warm and save energy with these helpful winter tips:

• Pick smarter light bulbs.

Lighting is one of the easiest ways to increase your home's efficiency. Switch to compact fluorescent light bulbs or light emitting diode light bulbs. Both types use significantly less energy than traditional light bulbs. CFLs and LEDs last longer, too, so you won't have to replace bulbs as often.

- **Install a programmable thermostat.** Is your home alone most of the day? Programmable thermostats can knock up to 10 percent off heating bills with the ability to automatically turn temperatures down 10 to 15 degrees for 8 hours a day.

- **Insulate water heaters and pipes.** Wrap water pipes connected to the water heater with foam, and insulate the water heater, too. Give your water heater a break

by setting its temperature to 120 degrees. To save about \$75 annually, consider lowering the water heater temperature from 130 degrees to 120.

- **Bundle up your home.** The more heat that escapes from cracks, the more cold air enters, causing your system to work harder and use more energy. Use an incense stick to spot air leaks. When it's windy outside, hold a lit incense stick near your windows, doors, and electrical outlets. If the smoke blows sideways, you've got a leak that should be plugged with weather-stripping, caulk, or expandable foam.
- **Use a low-flow showerhead.** About 14 percent of your energy bill funds water heating. Low-flow showerheads can minimize water use by up to 50 percent.
- **Let Energy Star help you cut costs.** Energy Star products use at least 20 percent less energy than other products. If you are not replacing electronics, you can save money by unplugging electronics that are not in use.

- **Two degrees can make a big difference on your electric bill.**

Setting your thermostat 2 degrees Fahrenheit higher in summer and lower in the winter results in major energy savings.



Find out more in this TogetherWeSave video.



<http://www.youtube.com/watch?v=ojjeT0COwTAM#feature=plip> or at

TOGETHERWESAVE.COM

Co-op energy efficiency rebate success generates repeat

HomE Lite energy efficiency incentives are available for limited time

In 2011 the electric cooperatives of Illinois received funds for the HomE Program to help cooperative members become more energy efficient.

Collectively, Illinois electric cooperatives received \$2.5 million from the American Recovery and Reinvestment Act program through the Illinois Department of Commerce and Economic Opportunity's State Energy Plan. Those funds were distributed to co-op member-owners for energy efficiency projects. This investment paid real dividends and helped prime the pump for nearly 10 times that in energy efficiency investments. Better yet, the energy efficiency improvements will multiply the savings for many, many years.

The HomE energy efficiency rebate program was so successful in creating new jobs for heating and air conditioning contractors, plumbers and insulation installers plus saving energy for co-op member-owners that it is being repeated for a second but very limited time.

If you didn't get a chance to participate in the first round of HomE rebates now you have a second chance. HomeE Lite rebates are available until funding runs out, or until June of this year.

HomE Lite incentives Include:

- Energy Audit by BPI certified auditor - \$300
- Geothermal system - \$1,500
- Air-Source Heat Pump (16 SEER or higher) - \$1,000
- Insulation and Weatherization - 50 percent of total project

- cost, up to \$1,000
- Heat Pump Water Heater - \$250
- Commercial installations - \$500 per ton of capacity, up to a maximum of \$10,000 for geothermal and air source heat pumps.

Through the help of the first round of HomE funding, 423 Jo-Carroll Energy members requested assessments with 416 assessments resulting in incentives. Jo-Carroll Energy members installed 17 geothermal heat pumps, 13 air-source heat pumps, 275 furnaces, 87 central air conditioners and 94 members made insulation and weatherization improvements. Jo-Carroll Energy issued \$164,946 in incentives and members spent more than \$1,688,774 on energy efficiency projects.

Energy advisor John Scott says, "We know a lot of members were unable to participate in the first HomE program for a variety of reasons. Any member who doesn't already qualify for low-income weatherization programs is eligible."

And, he emphasized that by taking part in the HomE Lite program, a Jo-Carroll Energy member could get a home energy audit—a \$300 value—for free.

"When taking advantage of the audit, you can learn a significant amount of information about your home's energy consumption," he continued. "You are provided with a list of priorities that can help lower energy costs and the audit could be free. When you participate in this



program and complete a recommendation that comes from the audit, such as insulation and air sealing, upgrade HVAC efficiency, replace your water heater with a heat pump water heater or install geo-thermal or air-source heat pumps, you can get the \$300 rebate for the energy audit"

Don't forget there are federal income tax credits for some of these projects.

For more information contact John Scott at 800-858-5522, ext. 1339 or email jscott@jocarroll.com.

Coming Soon! 2013 Rebates & Incentives

Look for an article in the February Hi-Lines for a complete listing of the rebates and incentives available in 2013. The 2013 rebates and incentives forms will be available on Jo-Carroll Energy's website at www.jocarroll.com

- Items for rebates must be purchased, installed and/or recycled Jan. 1-Dec. 31, 2013.
- Incentives are available through Dec. 31, 2013 OR until funds are depleted.

Members are encouraged to submit rebate forms and receipts as soon as the equipment is purchased and installed.

Jo-Carroll Energy

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Galena Area Rentals, Galena Territory

It did not take long for Bill Hubbard, his wife Susan and their three kids to fall in love with Northwest Illinois on their many vacations. They fell in love with the area and have not stopped returning.

In 2004, the Hubbards purchased a home at 6 Traverse Ln., in The Galena Territory. They named this fully remodeled guest home the Retreat Home. Five bedrooms, 5.5 bathrooms, a three season room, large gas outdoor grille and a wood burning fireplace are just a few of its assets.

Just outside The Galena Territory is the Eagle's Nest (at 4721 West Long Hollow Road), an eight bedroom, handicapped accessible destination designed to host groups as large as 28 people. Sitting on 12 acres, guests of the Eagle's Nest have access to a gazebo, sand volleyball court and a private nature trail. The Eagle's Nest was constructed in 2006 as a venue for corporate retreats, weddings and large family gatherings. *Mike Kuswak*

Both homes are furnished with a fully stocked kitchen, double ovens, multiple refrigerators, a hot tub, an outdoor fire pit, game tables, multiple televisions, wireless Internet access and a beautiful view from a multi-level deck.

"Our homes are impeccably clean." It is what sets them apart from other rental properties, according to Hubbard. Every guest

has options. Laundry and cleaning services can be tailored to every guest's needs.

Hubbard explained that guests save money when they stay at his rental homes, versus booking at a hotel. The cost can be split between multiple families or individuals, and the advantages of privacy cannot be achieved in a public hotel. At the Retreat Home and the Eagle's Nest, guests have the privacy of individual rooms and the community of shared spaces.

Renovations on the Retreat Home are planned for spring, 2013, to make it handicapped accessible. "We are always improving," stated Hubbard.

Hubbard and his wife currently live in Naperville, Illinois. Their kids have grown and started their own families but skiing continues to be a large part of their lives.

For more details and photos of the Retreat Home and the Eagle's Nest, visit their corresponding websites: www.vrbo.com/323562 and www.vrbo.com/343745. Call Hubbard at (630)904-7464 for questions or reservations. Tours of both homes are encouraged and available by request.

Jo-Carroll Energy members receive 10% off each two night rental

rate at either the Retreat House or the Eagle's Nest with your Co-op Connections Card.



Applications now available for 2013 Jo-Carroll Energy Scholarships!

Five \$500 scholarships

Two awarded in both Jo Daviess and Carroll counties

One awarded in Whiteside County

How to submit your application

Visit www.jocarroll.com/scholarship or ask your guidance counselor

Scholarship evaluation

Based on application responses, academic performance, knowledge of cooperatives and financial need

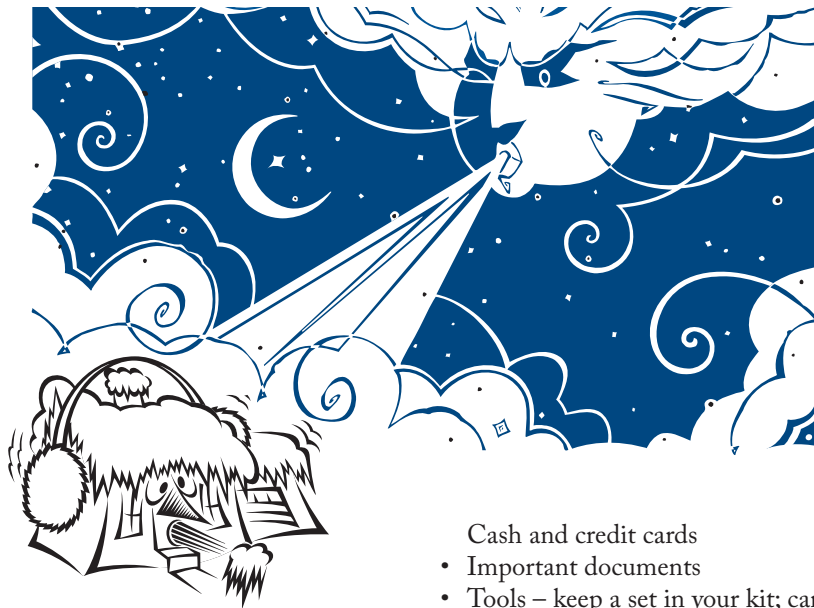
Deadline to apply is Thursday, Jan. 31

Preparing for power outages from winter storms

Winter can be a beautiful time of the year with white snow and sparkling ice, but that same winter weather can also wreak havoc on communities. It can cause treacherous roads, schools to close, and sometimes power outages. Making plans now can make riding out a power outage safer and more comfortable.

A good way to help keep your family safe and comfortable during a winter storm is to put an emergency kit together.

- Water – stock up on bottled water for consumption
- Food – have at least enough for 3 to 7 days that includes non-perishable packaged or canned foods, juices, foods for infants or the elderly, and snack foods
- Utensils – include a non-electric can opener, cooking tools, paper plates, and plastic utensils
- Blankets, pillows, and warm clothing items
- First aid kit, medicine, and prescription drugs
- Toiletries, hygiene items, moist towelettes
- Flashlight and batteries – be sure to include extra batteries



- Radio and clock – use battery-operated radios and clocks; also consider purchasing a National Oceanic and Atmospheric Administration (NOAA) weather radio
- Telephone – keep cell phone chargers (wall, car, and/or solar) on hand and, if you have a land-line, a traditional (not cordless) telephone set
- Emergency numbers – keep a list of emergency telephone numbers, including local utility companies

- Cash and credit cards
- Important documents
- Tools – keep a set in your kit; can include duct tape, screw drivers, pliers, wrench, work gloves, safety goggles, etc.
- Toys, books, and games
- Pet-care items
- Supplies for any alternate heating methods your home may have, such as a fireplace or wood-burning stove

For more information on how to prepare for a winter storm and how to keep your family safe during and after a winter storm, visit SafeElectricity.org.

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Leadership and Advanced Technology.”

Marcy values the associations she has supported over the years. Economic development has been a good part of her background. She is active in committee work at Apple Canyon Lake where she served on the board for six years.

The Stangers are members of the Holy Trinity Church in Scales Mound. Local community work also includes serving on an economic development committee in

Scales Mound and the “Gathering of the Elizabeths” functions in Elizabeth.

Marcy was born in Wheaton. After marrying her husband Bob in 1958 their first home was Country Club Hills, located near Tinley Park. Bob’s first teaching assignment there lasted 18 years. The late ‘70s saw Bob offered the school superintendent’s position in Fox River Grove. The district school served 800 students in grades kindergarten through eighth. Having

been in secretarial positions for several years, Marcy studied and became a commercial realtor and property manager in the northwest suburbs. They are parents of four children and 12 grandchildren located across the country in Washington, Virginia, Minnesota and Wisconsin. Between Jo Carroll and trying to keep up with these families, life is pretty busy for the Stangers.

Jo-Carroll Energy introduces new Member Service Portal

Jo-Carroll Energy is pleased to introduce its new Member Service Portal designed to give members more access and control with their accounts. Launched in December, the Jo-Carroll Energy Member Services Portal has many advantages for members, according to Jennifer Skein, vice president of member services.

You can access the portal by clicking on the “My Bill” button on the cooperative’s website at www.jocarroll.com or the “Pay My Bill” link on the Account Management tab.

The new portal offers convenience to members who want to modify their account information, sign up for alerts and reminders or set up eBill—as well as paying their bill online.

Just a few of the features include:

- **Account reminders** – Never forget to pay your bill again by signing up for the reminder service. An alert will be sent to you via email or text message to tell you a payment is due. You can schedule your payment reminder to notify you days ahead of your due date. And, if you happen to miss the due date, a past due reminder can be sent.
- **Account notifications** – If you’re concerned about someone changing your Jo-Carroll Energy account information without your knowledge or want to know your bill has been paid, you can set up alerts. With the alert service, we can notify you via email or text message when your payment has been

A	My Alerts	Want to know what’s going on with your account? Sign up for alerts when changes are made to your account or when your bill is due.
B	Going Green?	Sign up for eBill to eliminate paper, right here on the portal.
C	Apply for Service	Need a new service? The portal is the place to start, and you’ll be on your way .



received and processed or when a change (address, phone number, contact name, etc.) has been made to your account.

- **Budget or levelized billing** – If you’re looking for a way to avoid fluctuations in your bill caused by winter and summer or other use changes, consider

levelized or budget bill. You can now sign up for budget or levelized billing on the portal.

- **eBill**—Want to eliminate paper bills? Now you can sign up for eBill service right from the member services portal.