

JO-CARROLL

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



PRESIDENT'S REPORT

by Michael Hastings

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.

You may remember that in 2013, the board approved a new strategic plan and vision for the cooperative. The central theme of that vision is reducing long-term costs per member without impacting reliability, quality of service or safety.

A key section of our strategic roadmap is to maintain competitive and fair rate structures. Every few years Jo-Carroll Energy undertakes a detailed study of our rates in a cost of service study. We will begin our next study this spring.

Why do a cost of service study? We want to make sure our rates are equitable to all of our members and to make certain one rate class is not subsidizing the others. It's also important to ensure your cooperative continues to operate in a financially sound manner.

The study will provide an analysis of all costs associated with the distribution of the resources of electricity and natural gas. During the study we'll look at each of the components that comprise our rates – generation, transmission and distribution.

We incur costs associated with both the generation and transmission of energy that are paid to our power and transmission providers. Costs are also associated with distributing the energy to members. Those costs include poles and lines, trucks and other equipment, buildings, employees and more. The cost of service study looks at how those costs are apportioned according to the different rate classes.

At the same time, we're starting a two-fold initiative to look at a new design for

our monthly billing statements and the possibility of unbundling rates. Unbundling bills is a key consideration in both the cost of service study and the bill makeover.

Currently, some lines in your bill are made up of expenses that are "bundled" in line items such as the facility charge. An unbundled bill would break these line items into more parts. An unbundled bill would not mean an increase – or new charges – but a change in how you see those charges presented in a more itemized format on your bill. **Myron Koester**

One possibility would be unbundling distribution costs and the energy supply portion. For example, generation and transmission charges are not currently segregated so it is not clear how much goes to the cost of producing power and how much to the transmission of power. With the unbundled bill you would see the cost for each service.

Unbundling rates creates transparency in energy costs. The more you know about the components of your bill, the easier it is to understand what is driving those costs. Redesigning the bill makes it easier to read and provides more information.

We shared this information with the folks in our Member Advisory Council, and have asked for their input as we work to redesign the bills.

In the coming months, we'll continue to let you know how this process is unfolding as the cost of service study gets fully underway and we begin looking at new bill designs.

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

Thomas Zwica
District 10

Douglas Darby
District 10

Ronald Hallendorff
District 10

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.

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 • October 23, 2013

The regular board meeting of Jo-Carroll Energy, Inc. (NFP) was held at Agri-King in Fulton, Illinois, on Wednesday, October 23, 2013.

Member Comments – Member Mark Turczynski stated that he felt that all of the board's meetings should be open, as well as providing members with more detailed summaries of the minutes of meetings, for the sake of transparency. Turczynski also urged the board to look at other sources of generation besides coal.

Chairman's Report – Chairman Senn opened by expressing thanks for the members in attendance who took time out of their day to attend the open board meeting. Going forward, Senn stated that we need to work in conjunction with our statewide and national organizations to re-establish the grassroots connection that is the cornerstone of cooperative utilities.

Dairyland Report – Director Stadel stated that Dairyland has signed a 3-year contract with its union employees. Additionally, the Dairyland Board approved \$13 million in structural steel and duct work. Finally, Stadel noted that the Alma 4 & 5 coal-fired generation plants have been idled because of the enormous expense to install new environmental controls, relative to the small amount of generation they provide.

APGA Report – Director Carroll stated that an energy efficiency bill is stalled in Congress which, if passed, would have big implications for natural gas providers. Also, the APGA will be distributing an e-magazine to Jo-Carroll Energy for distribution to our natural gas members.

PPI Report – President and CEO Hastings reported that the PPI Board has approved their 2014 budget. Hastings noted that PPI and the other members of the Prairie State Project are continuing to deal with issues at the plant and they have created a task force to deal with the problems.

Monthly Committee Review

a. Policy – Board Policy 125: Employee Assistance Program – approved as written, without revisions.

b. Executive Committee – The Executive Committee of the Board of Directors met on October 10, 2013. They received a preliminary report on the RFP for an electric supplier for the portion of the cooperative that receives electricity from Interstate Power and Light. The committee also discussed board expenses for next year, as well as possible economic development activities in the cooperative's service area.

Farmers Report - Auditor Roy Riddle presented the board with the final audit of Farmers Mutual Electric Company, for the period of 8/1/12 – 3/31/13. The audit was approved for filing.

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

a. Financial Operating Report – The Cooperative had an unaudited deficit of approximately \$168,000 in September, which was due to capital credits from CFC being budgeted for in September that were not received until October, and the ongoing PCA rate relief for members. The cooperative has a margin of \$2.1 million dollars year-to-date. The Board accepted the

September Operating Report for filing by general consent.

b. Power Supply Report – Hastings informed the board that the cooperative has received 12 responses so far to the RFP for the IPL portion of Jo-Carroll Energy's load.

c. CFO Report – CFO Heidenreich informed the board that capital credit checks were sent to former Farmers Mutual members on October 1. Also, the process of valuing the assets of Farmers Mutual is ongoing.

d. Assistant General Manager Report – Assistant General Manager Buros reported to the board that broadband service for Hirschbach Trucking is now operational. Also, Jo-Carroll Energy is working with Ameren to increase reliability in the Geneseo service area. A new live outage map is available on the cooperative's website, which allows members to see if they are affected by an outage, report an outage, and keep up-to-date on estimated restoration times.

e. Culture of Excellence and Communications – Vice-President of Human Resources Sevey reported that over 800 members attended Member Appreciation Days throughout the cooperative's service area.

f. Member Services - Vice-President of Member Services Skien stated that several Jo-Carroll Energy staff members attended a SEDC user's group meeting and they are working on templates for unbundling rates.

g. External Affairs Update – General Counsel Cox reported to the board on state legislative issues, including possible pension reform being passed yet this year. Cox also reported that the Executive Committee of TCEDA met and approved by-law changes that will make TCEDA more streamlined and responsive.

Board Issues

a. Review of PCA Rate Reduction – Pursuant to the board's decision to reduce the PCA charge for the remainder of the year, CEO Hastings updated the board on the reduction, which first appeared on August bills. The Board approved to continue the PCA rate reduction.

b. Professional Service Agreement with Power System Engineering – A motion was made and carried unanimously to enter into the Agreement.

c. NRECA Course 930.1 – Ethics & Governance – The board discussed which directors would attend this class.

d. 2014 Board Meeting Schedule – The board's meeting schedule for 2014 was approved.

e. Accrual for Provision for Doubtful Accounts – The accrual was approved at .17% based on 2012 accrual.

f. Leadership Forum – Holesinger was approved to attend the Carroll County 2014 Leadership Forum.

g. Voting Credentials IL Cooperative Workers Compensation Group – CEO Hastings was approved as the representative and alternate for the group.

Adjournment – Chairman Senn adjourned the meeting at 10:31 A.M.

Still time to file petitions for board seats

Terms of three Jo-Carroll Energy directors expire in 2014, with elections being held for Districts 3, 6 and 9. Any Jo-Carroll Energy member residing in the district of a director whose term is expiring, including the incumbent, may petition for nomination as a director. Directors whose terms end in 2014 are:

- Marcia Stanger of Apple River representing District 3
- Thomas Lundy of Savanna representing District 6
- Larry Carroll of Thomson representing District 9

Members interested in seeking nomination to the board may pick up a nomination petition at Jo-Carroll Energy's office in Elizabeth or Savanna. Petitions may be downloaded from

the cooperative's web site at www.jocarroll.com

Petitions must be signed by at least 25 Jo-Carroll Energy members residing in the district for which a director is to be elected. Petitions must be filed at Jo-Carroll Energy's headquarters no later than Feb. 4, 2014.

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, including but not limited to: time demands, educational expectations and fiduciary duties.

All eligible candidates will be

**Make plans to attend
Jo-Carroll Energy's
75th Annual Meeting
Saturday, April 5
Chadwick/Milledgeville
Middle School, Chadwick**

announced in the 2014 Annual Meeting Book, on the cooperative's web site and in the cooperatives newsletter, Hi-Lines (found inside Illinois Country Living magazine).

Complete details on director qualifications and the nomination procedure can be found in Jo-Carroll Energy's bylaws. The bylaws are posted on the web site at www.jocarroll.com. Those without Internet access may request a copy by calling 800-858-5522.

Help us make our 75th anniversary memorable

Jo-Carroll Energy will celebrate its 75th anniversary in 2014. We're gathering stories and information to plan our celebration.

Help us remember and preserve the memories of our co-op by sharing your stories. We'll be printing articles each month in Hi-Lines and

on our web site throughout the year.

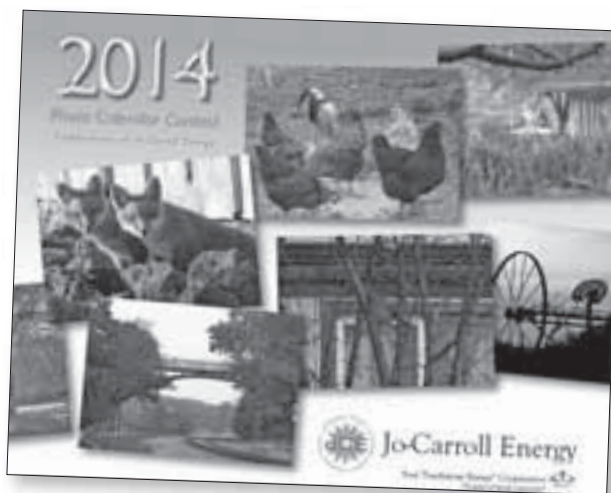
Call 800-858-5522 and ask for Peggy Francomb or email pfrancomb@jocarroll.com.

See your photos in print!

Jo-Carroll Energy is now accepting entries for its 2014 photo calendar. Winners will be featured in the 2015 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, 2014. 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, manager of communications and media relations, at 800-858-5522.

Congratulations to winners in

our 2013 contest whose photos were featured in our 2014 Photo Calendar:

- Donna Berlage of Galena
- Jim Glessner of Savanna
- Greg Maulson of Galena
- James Baran of Galena
- Susan Schultz of Galena
- Kent Syverson of East Dubuque
- Sarah Machala of Galena
- Julie Staver of Galena
- Tonia DeLong of Geneseo
- Amy Graham of Galena
- Cathy Dorwick of Galena
- Angela Stodden of Galena

Deb Altfillisch of Elizabeth

Visit www.jocarroll.com to see a gallery of winning images!

Applications available for 2014 Jo-Carroll Energy Scholarships

Do you have plans for college? Jo-Carroll Energy offers six \$500 scholarships to help students in our service territory. Any graduating high school senior whose parents or guardians are members of the cooperative are eligible to apply for the Jo-Carroll Energy Scholarship.

Applicants must plan to enroll in a full-time undergraduate course of study at an accredited college, univer-

sity or vocational/technical school in the fall of 2014.

How to apply

Applications are available from your high school guidance counselor or at the Jo-Carroll Energy offices in Elizabeth, Savanna and Geneseo. Applications can be downloaded at www.jocarroll.com.

Scholarship evaluation is based

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

Return the completed application and all necessary materials to Jo-Carroll Energy by Jan. 31, 2014. Jo-Carroll Energy will award two scholarships to students from both Jo Daviess and Carroll counties and one scholarship to a student in each of Whiteside and Henry counties.

Providing local students with the skills they need to succeed

CoBank, Jo-Carroll Energy help make Sunshine Acre possible

In a unique partnership, Northwest Academy Special Education Cooperative, Jo-Carroll Energy Cooperative, CoBank (a cooperative bank based in Denver, Colorado), Highland Community College, the Northwest Illinois Prairie Enthusiasts and the Jo Daviess Conservation Foundation (JDCF), have joined forces to give students skills they will need to succeed in the future.

"An amazing gift from Jo-Carroll Energy cooperative kicked off the multi-faceted year long program which is crafted to create richer post-graduation options for disadvantaged youth through programs on the land," said Steve Barg, executive director for JDCF. The program involves teaching selected vocational skills at Casper Bluff Land & Water Reserve, providing a platform for higher education through Highland Community College, and exploring how Jo-Carroll Energy supports the community.

"Jo-Carroll Energy provides scholarships to area students each year, and works to help out this corner of the world. Working with JDCF on the program at Northwest Academy allows us to help out more students," said Michael W. Hastings, Jo-Carroll Energy president and CEO. "We feel the program is an asset to the students and the community."

CoBank's 'Sharing Success' Matching Grant Program provided matching dollars to the gift from Jo-Carroll Energy which helped to make the program a reality. The Sharing Success program is designed to support worthy causes that help cooperatives to build vital rural communities

"Our Sharing Success program is rooted in longstanding cooperative principles, including concern for community and cooperation among cooperatives," said Robert B. Engel,



Steve Barg, executive director of the Jo Daviess Conservation Foundation, accepts donations from Jo-Carroll Energy and CoBank. From left are: Kim Rampenthal, Highland Community College Foundation; Michael Hastings, president and CEO of Jo-Carroll Energy Cooperative; Barg; John Donner, CoBank regional representative; and Josephine Hupperich, Northwest Academy Special Education Cooperative.

CoBank's chief executive officer. "We're delighted to be partnering with so many of our customers, including Illinois' electric cooperatives, to support a wide variety of worthy causes across rural America."

The recipients of this innovative collaboration are the students at Northwest Academy located in Hanover. Northwest Academy services students from Jo Daviess, Stevenson and Carroll counties who have behavioral, emotional and academic disorders. These students will be instructed in professional conservation methods and learn project management skills as they undertake restoration of an acre of prairie land at Casper Bluff Land & Water Reserve located just outside Galena. This acre has been nicknamed "Sunshine Acre" by the academy students. Both the JDCF and NWIL Prairie Enthusiasts are providing expert staff and volunteers to advise students in all aspects of the prairie project.

Highland Community College has offered to provide these students with not only a resume writing workshop and a college tour but also one-on-one career advising to help each student realize their academic potential and

what funding might be available to them for college.

In addition to these sessions, the students will also be touring Jo-Carroll Energy to learn about the function of an electric cooperative and to expose them to a working crew of linemen as a potential career interest.

All facets of the program offer the youth rare opportunities to interact with community leaders, employers, volunteer work groups, skilled technicians and educators in an effort to broaden their horizons and assist them into becoming active and successful members of our rural community.

Jo-Carroll Energy is a not-for-profit distribution cooperative owned and controlled by the members it has reliably served since 1939. Headquartered in Elizabeth, the cooperative currently serves more than 26,800 electric, natural gas and/or broadband internet accounts in Jo Daviess, Carroll, Whiteside and Henry counties.

For more information, contact Christie Trifone-Simon, director of development, at the Jo Daviess Conservation Foundation, at (815) 858-9100.

Jo-Carroll Energy unveils new co-op web site

Jo-Carroll's Energy's web site is getting a new look for the new year.

A team comprised of employees from across the cooperative spent the past year studying other cooperative sites, reviewing content and working with their departments to refresh the cooperative's main online presence.

The new site will be rolled out to members in January.

"Our team spent time studying what members were saying about our web site and the analytics showing which pages were receiving the most traffic," said Peggy Francomb, manager of communications and media relations. "The homepage features the reasons many members visit our web site – to pay bills or other account management, check the outage map and view employment openings.

"The number one reason members visit our site is to pay their bill or check their account. While there has always been a direct link to the bill payment site, we've now added the ability to log in to your account, right from the homepage," she added.

Other commonly used features including the Storm Center outage map and rebate and incentive information are conveniently linked to the homepage.

The new site has a cleaner look with easier to find content, new search feature and contact forms. The makeover also changes the format of the web site to a responsive design that changes the pages to fit on a variety of screen sizes.

One of the best things about the new web site is the cost. As a Touchstone Energy cooperative, Jo-Carroll Energy took advantage of TSE's value added Co-op Web Builder program to construct the new site at no additional cost.



The new web-site was unveiled to members of the cooperative's Member Advisory Council in November. The MAC members and all co-op employees were invited to test drive the new site for usability and content and to provide feedback prior to the site going live.

"We want to provide our members with 24/7 access to

conduct business with Jo-Carroll Energy," Francomb said. "We welcome your comments on the new site. Feel free to call 800-858-5522, ext. 1218 or complete our online comment form."



"VISIT US ONLINE"

Facebook – www.facebook.com/jocarrolleenergy
 YouTube – www.youtube.com/JoCarrollEnergy
 SmugMug – jocarrolleenergy.smugmug.com



Coming soon! 2014 Rebates and incentives

Look for an article in the February Hi-Lines for a complete listing of the rebates and incentives available in 2014. The 2014 rebates and incentives forms will be available on Jo-Carroll Energy's web site at www.jocarroll.com

- ◆ Items for rebates must be purchased, installed and/or recycled Jan.1-Dec. 31, 2014.

- ◆ Incentives are available through Dec. 31, 2014 OR until funds are depleted.

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

HERE'S SOMETHING THAT WILL REALLY WAKE YOU UP.

ELECTRICITY

1936.....	5¢
2013.....	11¢

INCREASE..... 2X
BASED ON AVERAGE COST PER KILOWATT HOUR

POUND OF COFFEE

1936.....	14.5¢
2013.....	\$7.43

INCREASE..... 51X

Keeping energy affordable. Just another way it pays to be a co-op member. Learn more about the power of your co-op membership at TogetherWeSave.com.

TOGETHERWESAVE.COM

Ugly Fridge Contest

Doss Shultis was the winner in Jo-Carroll Energy's first ever Ugly Fridge Contest.

Shultis has been a member for five years, but the refrigerator in the home was much older. Shultis' fridge won the contest garnering 279 votes, 59 percent of the total vote cast.

We'll publish more details about the energy use of the old and new fridges in an upcoming issue of Hi-Lines.



▲ Doss Shultis and girlfriend Christina Myers stand beside their new, efficient refrigerator won in Jo-Carroll Energy's Ugly Fridge Contest.

◀ Myers poses with Shultis' Ugly Fridge in this contest winning photo.

Jug's Main Street Tap/ Lisa's Main Street Pizza, Elizabeth

Justin and Lisa (Schap) Walters have pizza sauce in their veins. Well, maybe not literally, but it certainly runs in their family.

"When we got together, we both knew we wanted to buy a restaurant and bar," Lisa recalled, along with memories of her mother's and grandparents' restaurants in Elizabeth. Some readers may remember Toni's Restaurant and Tuckers' Restaurant.

Justin's family also was in the restaurant business, and owned Leroy's Tap, Randy's Silver Spur and Randy's Supper Club, all on Main Street.

When the couple opened Jug's Main Street Tap and Lisa's Main Street Pizza at 200 N. Main Street, they became only the third owners of the building originally built in 1889 by the Westphal family. Not only is their building a landmark in downtown Elizabeth, their food is hard to forget also.

"The pizza is all homemade: the crust, sauce, sausage and all," stated Lisa. Justin reworked a family sauce recipe to make their pizzas truly special.

Adding a Friday night fish fry menu, including oysters (fresh or cooked), shrimp and other seafood, is another a success.

"Our specialty, small events--like the wild game feed and our chili cook-off--are what I love most," Justin stated. "It's where you get to enjoy [the food and atmosphere] with your customers."

Once a month, Jug's hosts live music. Three video gaming



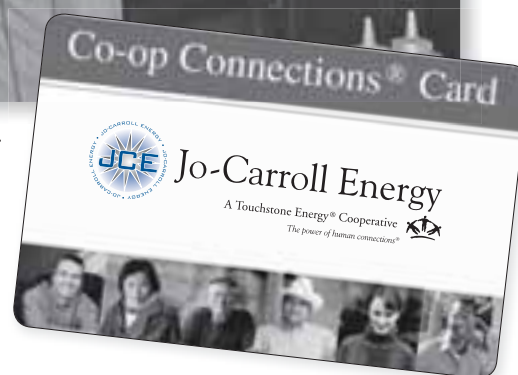
terminals have been installed for further customer entertainment.

"I love the feedback people give about how much they love the food and the friendly people here," Lisa said.

"Our employees go above and beyond what you should expect," Justin proudly explained. Lisa added she believes they care about the place as if it were their own.

The restaurant and bar recently expanded to add a small grocery open during bar hours. Freshly baked homemade breads, rolls and buns as well as pantry staples are for sale, serving a need for the town currently without a grocery store.

When asked if they plan to retire with this business, there was no hesitation in the Walters' answer.



They will be here until their children take over. According to Lisa, their youngest two often say to her, "When I take this over, can I do this?"

Stop by Jug's any day of the week at 200 N. Main Street in Elizabeth. Call 815-858-3333 or visit them on Facebook for more details.

Jo-Carroll Energy members save \$2 off food and pizza over \$15, excluding alcohol, with their Co-op Connections card. Visit connections.coop to find all the ways you can save.

Jo-Carroll Energy

793 U.S. Route 20 West • P.O. Box 390
Elizabeth, Illinois 61028-0390

Jo-Carroll Energy returns \$399,880 in capital credits

It's time for you to get the credit—capital credits—that you deserve for helping sustain your local electric cooperative.

In December 2013, many Jo-Carroll Energy members received capital credit checks when the cooperative returned capital credits for the year 1988. If you received electric service in your name for this time period, you should have received your check, based on how much you paid the co-op for electricity.

The cooperative mailed 3,629 checks totaling \$399,880.76.

You may not realize it, but when you live on cooperative lines, you become a member. In a local elec-

tric cooperative, like Jo-Carroll Energy, every member owns the business.

Because Jo-Carroll Energy is a member-owned cooperative, we charge what it costs to provide you service and give back the rest. Cooperatives do not technically earn profits. Any revenues over and above the cost of doing business are considered "margins". One of the benefits of being a cooperative member-owner is sharing in the margins in the form of capital credits.

Allocated capital credits appear as an entry on the permanent financial records of the cooperative and reflect your equity or ownership

in your cooperative. When capital credits are retired, a check is issued to you and your equity is reduced. Checks are generally issued 25 years after the year in which the margins were earned.

Unclaimed capital credits

Each year when we mail capital credit checks, some are returned as undeliverable. Following is part of the list of names of those who have unclaimed capital credits. If you find your name on the list, please call 800-858-5522 or email info@jocarroll.com. You may search a complete list on our website at www.jocarroll.com.

SIMON EDWARD L	SAVANNA IL
SHELLY HERBERT MAE	SAVANNA IL
BECKER MATILDA	SAVANNA IL
LUNDY LEO	SAVANNA IL
SHRAKE HOWARD	SAVANNA IL
GERDES JACK A	SAVANNA IL
SHELLY LYLE T	SAVANNA IL
SIGAFUS HERBERT	SAVANNA IL
MERRICK JERRY ESTATE	SAVANNA IL
ZINK SHIRLEY M	SAVANNA IL
LUNDY MRS EDWIN	SAVANNA IL
FREDERICK BOB JACKIE	SAVANNA IL
WILLIAMS ODIE DELORIS	SAVANNA IL
PERCY CARL JOYCE	SAVANNA IL
WILKINSON HAROLD E JUDITH	SAVANNA IL
PHIALMLEE BERNICE	SAVANNA IL
SWANSON CHESTER L BARBARA	SAVANNA IL
WILSON LESLIE L	SAVANNA IL
STARR HAROLD C FLOSSIE	SAVANNA IL
STRAUCH THEODORE J MYRNA	SAVANNA IL
BEASTON HAROLD LINDA	SAVANNA IL
RITENOUR LOUISE	SAVANNA IL
SWAN ROBERT C SHAREN	SAVANNA IL
WERNER DARLENE K	SAVANNA IL
BEERS WAYNE V JANET	SAVANNA IL
RIZZO TOM DOROTHY	SAVANNA IL
MOORE JAMES BETTY	SAVANNA IL
SOUTHERLAND HAROLD J LINDA	SAVANNA IL
FOLEY JAMES E	SAVANNA IL
EHRLER REBECCA L	SAVANNA IL
ENGELKING ALLEN P SR	SAVANNA IL
JENNINGS DAVID A ROSEMARY	SAVANNA IL
BOGUE BURTON D BETTY	SAVANNA IL
FOSTER HULEN LUCILLE M	SAVANNA IL
PETERS OGDEN	SAVANNA IL
MCNALLY GERARD DOROTHY	SAVANNA IL
SALADINO GERALD J DORIS	SAVANNA IL

SULZNER CLIFFORD S LYNN	SAVANNA IL
MCVEY KIM J RITA	SAVANNA IL
PARKS PHILIP M URSALA	SAVANNA IL
SMALLEY MARK A	SAVANNA IL
HIHER LAWRENCE	SAVANNA IL
CAUDILL JOHN F LORETTA	SAVANNA IL
TERRY MARC	SAVANNA IL
SHIVERS GERALD T	SAVANNA IL
MAGEE MARTHA	SAVANNA IL
DEALY BYRON F GLORIA	SAVANNA IL
HAYNES CHARLES PAMELA	SAVANNA IL
HEAD LARRY PATRICIA	SAVANNA IL
PETERSON C H MAY	SAVANNA IL
EPLER JERRY L	SAVANNA IL
SEVERSON RICHARD	SAVANNA IL
HANNA MAXINE	SAVANNA IL
BERGMANN JOEL LINDA	SAVANNA IL
OTTENS JOHN	SAVANNA IL
EISSENS JANE M ROBERT A	SAVANNA IL
HUNT DONNA	SAVANNA IL
KOMISKEY TOM	SAVANNA IL
JARRARD DENNIS L DONNA	SAVANNA IL
BAHAN JOSEPH L JR SUN CHA	SAVANNA IL
SCENIC RIDGE CLUB	SAVANNA IL
AHO GARY P	SAVANNA IL
SMITH ROBERT J JR	SAVANNA IL
BABER JAMES	SAVANNA IL
BROOKS FRED SR LOIS S	SAVANNA IL
COOLEY FRED	SAVANNA IL
GENTZ GARY	SAVANNA IL
HAUGHTBY JACK R	SAVANNA IL
MILLER TROY L CAROLYN	SAVANNA IL
BOYCE GEORGE	SAVANNA IL
CASE ANGIE PHILIP	SAVANNA IL
MANN GARY	SAVANNA IL
ZEERYP DONALD SR JEAN	SAVANNA IL
REYNOLDS MICHAEL A KAREN	SAVANNA IL

MELHUS LAWRENCE E	SAVANNA IL
HUNT H KENNETH KATHLEEN	SAVANNA IL
ALKHATANI ALI J	SAVANNA IL
GILMAN WILLIAM L SR	SAVANNA IL
KINNEY TERESA	SAVANNA IL
THOMPSON JOHN PENNY	SAVANNA IL
MILLER BRIAN K	SAVANNA IL
LINT DUANE	SAVANNA IL
MAHONEY KENNETH	SAVANNA IL
DUFFY THOMAS III	SAVANNA IL
SYNDRON DAVID	SAVANNA IL
ROEHL JEFFREY	SAVANNA IL
SMILEY SUSAN	SAVANNA IL
BLACK ANGUS SUPPER CLUB	SAVANNA IL
WURSTER JAMES	SAVANNA IL
GARVIN BRIAN	SAVANNA IL
RIVERA DEBRA L	SAVANNA IL
HARTSON PATRICIA	SAVANNA IL
COLE RONALD	SAVANNA IL
ANDERSEN GLENN	SAVANNA IL
BUMPHREY RONALD K	SAVANNA IL
BRINKMEIER TONDA	SAVANNA IL
OSBORN JILL	SAVANNA IL
GLOVER BRENDA	SAVANNA IL
TURNER RUTH	SAVANNA IL
ALMBURG DAVID MONICA	SAVANNA IL
CURL HAROLD	SAVANNA IL
KNAPP KENNETH L MELANIE	SAVANNA IL
GREEN ANDREW	SAVANNA IL
CLEM PATRICIA J	SAVANNA IL
BROWN STEPHEN	SAVANNA IL
WORDEN DIANA	SAVANNA IL
NICOL MRS ALBERT	SAVANNA IL
GEMPLER WILLIAM	SAVANNA IL
CUEVAS ROLANDO	SAVANNA IL
BRUNKER DONALD	SAVANNAH GA
ECHENDIA JAMES	SAVOY TX