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JO-CARROLL

A Touchstone Energy® Cooperative





PRESIDENT'S REPORT

by Michael Hastings

Little savings add up ...

Ever think about how little things can add up? Remember when you were a kid, you probably had a piggy bank, tin can or jar to save up for something special you wanted. Week after week you deposited a handful of pennies from your pocket or shiny dimes, nickels and quarters from your allowance. Week after week you'd salt away your loose change in the bank, feeling the weight of your savings grow.

One of the best lessons the old-fashioned piggy bank teaches is how small change adds up. Just like those nickels and dimes, little adjustments in your energy use can add up to big savings. Change a light bulb, flip a switch and you're saving.

But, you may be wondering if these little changes can really help you save on your energy bill. The answer is a resounding "yes"! Take small weatherization measures, like insulating your outlets. For as little as \$2, the cost of an outlet and switch plate insulator kit, you can begin to drastically improve comfort around your residence — and save money.

Start small: apply weather stripping and caulk around doors and windows; replace traditional incandescent light bulbs with compact fluorescent light bulbs (CFLs)

and insulate your water heater. Working to conserve energy is as easy as turning off energy-draining appliances at night or turning down the temperature of your water heater to 120 degrees F.

Then look at some bigger expenditures: add insulation to your attic, seal ductwork or replace aging, inefficient appliances (with Energy Star appliances whenever possible), and then make sure to utilize their energy-saving settings.

Here at Jo-Carroll Energy, we're committed to doing everything possible to keep your energy bills affordable. It's easy for you to get started on the path to energy efficiency. Call or visit us at www.jocarroll.com to learn more about our energy efficiency programs and services. Our energy efficiency advisor and member service representatives have lots of information to help you. An article on Page 16e of this Hi-Lines outlines these services.

You can find even more ways to save by visiting togetherwesave.com to find out how little changes around the house add up to big savings.

Helping you keep your energy bills affordable is just one more way we're looking out for you.

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

Reader Prize

ach 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.



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Resume of Minutes

Regular Board Meeting • December 1, 2010

The board met at the Cooperative headquarters in Elizabeth, Illinois on Wednesday, December 1, 2010. The following is a summary of the meeting activities. The agenda was approved as modified and the Consent Agenda was approved. No member presentation was made at the meeting.

Chairman's Report

Chairman Mattingley commented on rate considerations and the NRECA resolutions process to be used at the Annual Meeting to be held in Orlando in March 2011.

Dairyland Report

Director Stadel reported on savings in caring for the closed nuclear power facility at Genoa, WI. He also stated the costs of operating Dairyland power plants are going up and the cost of coal is stable.

AIEC Report

Director Senn stated that the AIEC expressed appreciation of Jo-Carroll Energy's efforts in the resolutions process and urged success at the NRECA Annual Meeting.

Strategic Activity

Director Werner reviewed Policy 140, Fraud. A motion passed approving the policy "as is."

CEO's Report--The CEO reported on the following:

- a. Financial Operating Report

 The CEO reported that the Cooperative had an unaudited margin of \$469,903.00 for the month of October 2010. A motion was passed approving the report.
- b. Power Supply Report The CEO reported on the consultant's report. The consultant was retained to review the Interstate

- Power and Light (IPL) power bills and related charges.
- **c. Biomass Plant Update** The CEO advised that efforts continue to work on cost models for a 20 megawatt power plant.
- d. Farmers' Mutual Meeting Report - The CEO stated that the efforts continue to identify areas where Jo-Carroll Energy can be of assistance to Farmers' Mutual.
- e. Iowa Cooperative Discussion The CEO stated that he is still in contact with the Iowa Cooperatives. He is working with other CEO's reviewing issues of shared concern.
- f. CAO Report The CEO described his ongoing efforts working with TCEDA. Russ Simpson, Senior Vice President and Chief Administrative Officer (CAO), reported on personnel changes within the Cooperative. He described the biomass conference held in Dubuque, Iowa. He described the ongoing efforts within Jo-Carroll Energy regarding employee performance. He also described numerous public meetings planned to help members understand proposed rate increases.
- g. COO Report Kyle Buros, Vice President and Chief Operating Officer (COO), reviewed the current status of the broadband system. He reported that there would be a complete AMI rollout beginning the week of December 5, 2010, starting north of Galena and west to Menominee. The COO then discussed the natural gas system and that the ICC's audit is successfully completed. He stated that the co-op would minimize expenditures in 2011 relating to the former County maintenance

- facility and will use most of the facilities next door "as is."
- h. External Affairs Update The General Counsel discussed the results of the November election and the effect on Cooperative operations and the electric power industry generally.

Board Issues

- Consideration of 2011 Budget A motion was passed approving the 2011 budget.
- b. Consideration of Rate Adjustment A motion was passed to keep the current rate structure in place until the bills are mailed for February, 2011, and then apply the new rates as recommended.
- c. Names of Nominees for the Election Committee – Directors Stanger, Lundy and Janssen were reminded of the need to provide a list of the members who will serve on the Election Committee.
- d. NRECA Courses Directors identified who would be attending courses.
- e. Dairyland Tour The board identified dates in February for a Genoa Power Plant tour.
- f. Approval of November 29, 2010

 Board Meeting Minutes—A

 motion was passed approving
 the minutes of the Special Board
 Meeting held on November 29,
 2010.
- g. Reports—The Board received various reports on board activities since the last meeting.

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Youth to Washington

High school students: You could win a trip to D.C.



nce again Jo-Carroll Energy is offering area high school students the opportunity to get a close look at how their government operates during the annual "Youth to Washington" tour. Two students will be selected to receive a weeklong, all-expense paid trip. Applicants must be the son or daughter of a cooperative member.

This year marks the 52nd trip to the nation's capital and promises to be as exciting as ever. While in Washington the week of June 10-17, students are treated to tours

of historic sites, given the opportunity to make life-long friends and receive information to help determine career paths as well as meet with Congressmen from Illinois.

Students learn the principles required to keep cooperative members working together for the cooperative's success. Interested students can download an application by visiting our website at www.jocarroll.com. The completed application must be returned to Jo-Carroll Energy by March 18, 2011.

Save the date for annual Jo-Carroll Energy meeting

Saturday, April 9 is the date for the 72nd annual meeting of Jo-Carroll Energy members. The day starts with an appreciation breakfast from 7:30 a.m. at the Elizabeth Community Building with the annual meeting following at 10:30 a.m. in the gymnasium at Highland Community College West.

The annual meeting gives you a chance to meet and talk with the cooperative's board of directors as well as your neighbors and friends. You'll also have a chance to win one of many prizes.

Results of the board of director elections will be announced during the annual meeting.

April **9**

Board voting process

Democratic member control is the second of the seven guiding cooperative principles. Watch your mail in late March for the 2011 Jo-Carroll Energy annual report and ballots (mailed separately) for the board of director's election. You will only receive a ballot if you live in one of the three districts with elections this year: Districts 3, 6 and 9.

Along with important information about your cooperative, the annual meeting book contains profiles of the candidates seeking election in 2011. Cooperative members have equal voting rights — one member, one vote. By returning your ballot you are participating in the democratic process. Each vote counts, so please remember to return your ballot.

Strict anonymity is enforced with tallying the ballots. By signing the return envelope, your ballot is in no way associated with your account.

When completing your ballot remember the following:

- The ballot must be filled out by the person under whom the membership is listed.
- The return envelope must be signed or the ballot is invalid.
- All ballots must be received by 4 p.m. on Friday, April 8.

Ballots can be returned by mail or dropped off at one of the cooperative's offices located in Elizabeth and Savanna. The ballots are counted by the Credentials and Election Committee.

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Jo-Carroll Energy offers 2011 rebates

To-Carroll Energy wants to help you conserve energy and save money. We're pleased to offer both our electric and natural gas members rebates again this year. Jo-Carroll Energy's rebate program promotes energy efficient appliances that help you save and lower your energy bill!

When replacing or upgrading appliances and equipment, check to see if you're eligible for rebate credits from Jo-Carroll Energy. New this year, all rebates will be issued in the form of a bill credit. All accounts are eligible for only one rebate per appliance/unit within a 5-year time period. The Cooperative reserves the right to modify or end any rebate program at any time without prior notice.

ELECTRIC REBATES

Energy Star® Appliances

Appliances must have an Energy Star® rating.

| Dehumidifier | \$25 |
|------------------------|------|
| Refrigerator | \$25 |
| Dishwasher | \$25 |
| Clothes washer | \$25 |
| Window Air Conditioner | \$25 |

Recycling

| Refrigerator | \$25 |
|----------------|------|
| Freezer | \$25 |
| Window AC Unit | \$25 |

Lighting Energy Credits

| $CFL \ge 60$ watt (limit 5) | |
|-----------------------------|--------------|
| (300 watt equivalent) | \$5/per CFL |
| LED lamp (min 5w) | \$2/per lamp |
| LED holiday lights | |
| (strings ≥25 lights) | \$2/strand |
| Cold Cathode CFL | \$2/per lamp |

Security Lighting –

LED technology (min 30w) \$15/per fixture Occupancy Sensors \$5/per switch

Central Air Conditioning and Heat Pump

Central air conditioners and air-source heat pumps should have a SEER rating of 14 (EER11) or higher. There is no minimum efficiency for ground-source heat pumps.

Central Air Conditioning and Mini splits

| | 0 | |
|-------------------|---|----------|
| SEER 14 (EER 11) | | \$40/Ton |
| SEER 15 (EER 12) | | \$60/Ton |
| SEER >16 (EER 13) | | \$80/Ton |

Heat Pumps

| Air Source (≥ SEER 14/EER12) | \$120/Ton |
|------------------------------|-----------|
| Ground-source Heat Pump | \$200/Ton |

NATURAL GAS REBATE

Heating Unit

| Natural Gas Furnace, AFUE ≥95% | \$125 |
|--------------------------------|-------|
| Natural Gas Boiler, AFUE ≥85% | \$125 |

Fuel Switching Incentive: Additional \$125 if switched from propane, fuel oil or electricity supplied by another utility

Natural Water Heater

| EF ≥ .67 | \$2. |
|----------|------|
| | |

Fuel Switching Incentive: Additional \$50 if switched from propane or electricity provided by another utility

For complete details and rebate forms, visit Brad Averkamp mos. llousoi. www.

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o-Carroll Energy offers our members a free e-Newsletter called Questline. This quarterly newsletter and monthly e-tip is filled with great information on ways to lower your energy use and save money. In addition to timely and relevant articles, Questline comes complete with the following information, delivered right to your inbox:

- Energy conservation information and resources that can save you and your household energy and money.
- Access to an easy-search Energy eLibrary, filled with valuable tips on green living, electrical safety, the best energy-efficient appliances and more.
- Access to HVAC, home energy use and carbon footprint calculators providing information to help you benchmark your home's energy use and identify energy-saving opportunities.

We know that everyone is looking for ways to control their household budget and minimize their impact on the environment — Questline is part of the answer.

Visit our website at www.jocarroll.com and click on the Questline link to sign up!

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Jo-Carroll Energy programs help save energy, save money

Jo-Carroll Energy has been working with our members for years on ways to save energy and money. We have a number of programs to help you become more energy efficient in addition to offering rebates for specific improvements that can add up to big savings on your energy bills.

HomE program

Through the HomE Program, members who own their homes can apply for a residential energy assessment that makes them eligible for a series of rebates for efficiency upgrades they make to their home.

The home must be served by Jo-Carroll Energy and be the member's primary residence. Start by contacting us to arrange for a home energy assessment; there is a \$25 charge. Our energy advisor, John Scott, will meet with you at your home and complete the energy assessment. We'll provide you with a written follow-up report that makes a series of recommendations on how you can improve your home's energy efficiency—saving valuable energy and money.

The next step is up to you. Based on the recommendations, you could be eligible for a rebate of up to \$1,500 for improvements you make. Rebates are available for Energy Star-qualifying heating/cooling system upgrades, installation of heat pump water heaters and installation of insulation and weather stripping and sealing. Rebates are available until funds are exhausted.

2011 Rebates

Jo-Carroll Energy's rebate incentive program is designed to encourage our residential members to install energy efficient lights, appliances and heating and cooling equipment. All rebates for 2011 will be issued in the form of bill credits in an effort to reduce the cost of administering the program. All accounts are eligible for only one rebate per appliance or unit within a five-year period. Visit our website at www.jocarroll.com for complete information and application forms.

Kill-A-Watt Meter checkout program

Sometimes a one-time use of a kilowatt meter can help you assess the need to unplug a space

heater, detect a phantom load or determine an exact amount of savings from an old appliance to a new one.

Libraries within the Jo-Carroll Energy service territory have been equipped with Kill-A-Watt meters that members and non-members can check out just like a book or video.

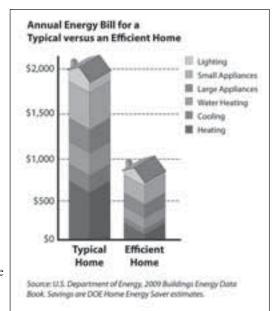
This is a free service, but patrons must abide by rules set forth by the library for use, checkout and late fees.

Meters are also available at our offices in Elizabeth and Savanna, and can be checked out for two weeks.

TogetherWeSave.com

As a Touchstone Energy cooperative, we provide you access to TogetherWeSave.com where you'll find tools to help you calculate your usage and tips on how to reduce your energy use.

Whether you want to discover how much you can save by replacing your incandescent light bulbs with CFLs or learn more about



an energy efficient home, visit the website to find out more.

Home Energy Savings Guide

Looking for even more ways to save? Contact our Member Services Department or our energy advisor for information on energy conservation and efficiency or request one of these helpful brochures:

- 101 Low-Cost/No-Cost Home Energy Saving Measures
- Use Energy Wisely
- Your Family Is Unique
- Youth and school programs

Education programs

Jo-Carroll Energy offers education programs for area schools as well as access to the Touchstone Energy Kids Zone—a place where kids can learn about electricity, energy savings and electrical safety.

At the Kids Zone, your children can meet CFL Charlie, play games or check out the activities to help them learn information about energy and efficiency for the entire family.

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Energy efficiency tax credits drop, but don't disappear

Energy efficiency improvements are great for lowering energy bills, but sometimes the up-front cost can be a drawback. Efficiency tax credits are a valuable incentive for homeowner investment.

Extension of some of the popular energy efficiency tax credits was approved through Dec. 31, 2011 by the outgoing 111th Congress in December 2010 — but at reduced levels.

The Federal Tax Relief, Unemployment Insurance Reauthorization and Job Creation Act of 2010 reduces the total lifetime credit that can be claimed on energy efficiency improvements made between 2006 and 2011 from \$1,500 to \$500; anyone who has received over \$500 in these tax credits from 2006-2010 is not eligible for anything more. It also lowers the percentage of efficiency upgrade costs consumers can recover to 10 percent in 2011. Upgrades also have maximum allowances.

Available credits

- **■** Furnaces \$150
- Must have at least 95 percent annual fuel utilization efficiency (AFUE). Oil furnaces and boilers were returned to the single furnace category at 95 percent AFUE.
- Advanced main air circulating fan \$50

Must utilize less than 2 percent of a furnace's total energy consumption.

- Central air conditioner \$300 Must have a seasonal energy efficiency ratio (SEER) of at least 16 and an energy efficiency rating (EER) of at least 13
- Air-source heat pump \$300
 Must have at least a heating seasonal performance factor (HSPF) of 8.5, SEER of 15 and EER of 12.5.
- Insulation/roofs/doors 10 percent up to \$500
 For more information, visit www.energystar.gov.

Five ways to spring into energy efficiency

Spring marks a perfect time of year to make your home more energy efficient. Here are five quick tips that will save both energy and money:

1. Seal cracks and gaps around your home. As you put away your storm windows consider adding weather stripping around leaky doors and caulking around window frames. TogetherWeSave. com, a website sponsored by



Touchstone Energy® Cooperatives, the branding program of the nation's not-for-profit, consumer-owned electric coops, shows how easy it is to use a caulking gun to seal up leaks around vents, ductwork, and windows. A typical member can save more than \$200 annually by taking this simple step.

- 2. Change filters regularly.
 - Change furnace and air conditioner filters monthly. Dirty filters restrict airflow and reduce the overall efficiency of your heating and cooling system by making it work harder.
- 3. Clean the refrigerator inside and out. Now's a good time to not only throw out that leftover fruitcake from the holidays but check the temperature settings on your refrigerator. Ideally, a refrigerator's temperature should be between 37 and 40 degrees for maximum operating efficiency.

- 4. When it's time to replace that old refrigerator, be sure to buy one that's ENERGY STAR rated. These energy-efficient appliances can save Jo-Carroll Energy members as much as \$100 a year based on calculations from TogetherWeSave. com.
- 5. Think sun block. Together-WeSave.com points out that by pulling down the shades on your windows this spring and summer, you could save about \$35 a year. Your local hardware store likely carries lots of inexpensive window coverings. Best of all, by blocking the sun, your house will stay cool and comfortable year-round.
- 6. Enjoy spring breezes. Use a clothesline during warmer months and let sunlight and breezes dry clothes naturally. This will reduce your electric bill by not running a dryer, and add a genuine clean scent to your family's laundry.

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Co-op Connections featured business

Valley Perennial Florist & Greenhouse, Inc.

Native residents of Galena might remember the Galena Greenhouse on 3rd Street. The greenhouse and building were built in 1942 but since 2006 it has been running under a new name.

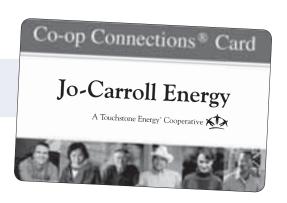
Valley Perennial Florist & Greenhouse, Inc. is owned and operated by Rebecca and Carl Dimmlich. Valley Perennial specializes in annual bedding plants and specialty annual plants that are grown at the greenhouse as well as veggies, herbs and some flowers started from seed.

After taking the "Master Gardener" course at the University of Illinois Extension and 22 years of experience in gardening and floral arrangements, Dimmlich is qualified to guarantee a good and healthy product. She uses very few chemicals in her greenhouse and strives to be as organic as possible. She continues to learn and research her product to help beginners and experts passionate about gardening.

"We want to create a destination for gardeners where they can purchase plants not found at a discount store," stated Dimmlich. Along with perennials, Dimmlich sells vegetable plants, herbs, yard art, fertilizers, container gardens and many other unique and beautiful flowers.

Custom-made floral arrangements for any occasion are made from cut flowers purchased from local gardeners. No two arrangements are the same so you know your bouquet, gift, or decoration will be truly different than anything you have seen before. Gail, Laura, Rebecca or Bridget will design a floral arrangement using the available flowers or they can order special flowers.

"Gardening is definitely more work, but the quality is so much better," states Dimmlich. A rising interest in vegetable gardening has helped Dimmlich become the problem solver for many local gardeners.



If you are interested in learning more about any form of gardening stop in and ask about attending a weeknight "Greenhouse Gathering". In the past Dimmlich and her staff have hosted and taught sessions on cooking with herbs, butterfly gardening, building your soil, and many more topics free to the public.

Teaching others how to love their garden is something Dimmlich and her staff are truly passionate about. As a mother of two daughters who grew up in the garden, Dimmlich wants to pass that passion from her family to the community. The Galena Community Garden, Adopta-Plot and the Children's Garden are only a few of the places around town where you will see the seeds of Valley Perennial Florist & Greenhouse in bloom.

If you are thinking of starting your own garden Dimmlich and her family at Valley Perennial Florist & Greenhouse, Inc. offer this advice: Start with a good soil, do not be afraid to experiment, learn over time from your own mistakes and from experienced gardeners and most importantly, play in the dirt and have fun.



Jo-Carroll Energy members receive 10% off trees and shrubs with their Co-op Connections Card (not valid with any other sale or discount). Visit www.valleyperennials.com for more information about your next gardening project or floral arrangement.

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Jo-Carroll Energy offers outdoor lighting options

o-Carroll Energy is committed to looking out for all our members. Offering a number of outside lighting options, including "dark sky" lighting solutions, is just one more service we offer.

Jo-Carroll Energy provides a variety of lighting fixtures for outdoor lighting needs within the Jo-Carroll Energy service area at a low monthly rate. Jo-Carroll Energy owns, operates and maintains the fixtures for a monthly rate. All area lights are controlled by a dusk-to-dawn photosensitive device. Standard area lights for illuminating streets, parking lots or driveways have the capability of holding a 100, 250 or 400 watt bulb. Standard area lights distribute light in all directions.

If you are in the market for any type of outdoor light fixtures, you might want to consider options that are "dark sky" friendly. Jo-Carroll Energy offers solutions to meet your outdoor lighting needs with "cut-off" technology options to reduce lighting glare and glow.

"Cut-off" technology focuses light on the ground and throws less

| LAMP RATING | RATE/MO. |
|-----------------------------|------------------|
| 100 Watts Sodium Vapor | \$10.50 |
| 175 Watts Mercury Vapor* | \$11.00 |
| 250 Watts | \$17.00 |
| 400 Watts | \$22.00 |
| "Full-Cutoff" Reflectors | Call for pricing |

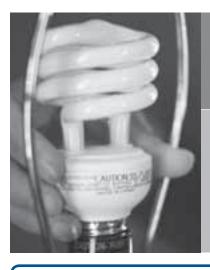


light above and to the sides, reducing sky glow. Sky glow is defined as the illumination of the night sky by electric lights. Area lighting that shines upward and to the sides creates light pollution and reducing the visibility of the night sky.

Full cutoff reflectors, available for an additional fee, are an option to reduce light pollution and do not allow light to escape the fixture above 90 degrees. Full cutoff reflectors distribute the light toward the ground in a more defined pattern, while forcing less light upward and to the sides, minimizing light pollution.

Cobrahead area lights, while affective for lighting streets, parking lots or driveways, feature semicutoff technology that reduces some sky glare. The cobra area lights spread the light toward the ground, but some up-light is possible although not as significant as noncutoff fixtures.

For more information and pricing on these outdoor lighting options, please contact our office at 800-858-5522.



REPLACE YOUR BULBS AND CHANGE OUT YOUR ENERGY BILL.

Replace your five most-used lightbulbs with ENERGY STAR®-qualified bulbs and you could save \$70 a year. Find out how the little changes add up at TogetherWeSave.com



TOGETHERWESAVE.COM

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