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Reader Prize

F 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.

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

PRESIDENT'S REPORT by Michael Hastings

This is YOUR co-op!

would like to invite all members to attend this year's Jo-Carroll Energy Annual Meeting of Members on Saturday, April 13.

Join us before the meeting for a hot breakfast served by our board of directors and employees at the Elizabeth Community Building. Serving begins at 7 and continues until 9:30 a.m. Registration begins at 8 a.m., and the meeting begins at 10 a.m. in the gymnasium at Highland Community College West, Elizabeth.

Take some time before the meeting to visit booths on cooperative services and visit with your directors and co-op employees. Several local businesses that participate in the popular Co-op Connections Card program will have displays and be on hand to talk with members, too.

During the meeting we will have various reports, voting on proposed bylaw amendments and results of the election for the director from District 2 and votes of acclamation for directors from Districts 1 and 4.

Prize drawings will be held at the end of the meeting, and, yes, you do need to be present to win. Every member attending the meeting will receive a \$10 bill credit.

The annual report books-including short biographies of the board candidates, the annual meeting program, financial reports, the joint President and CEO and chairman's message, and bylaw proposals-were mailed to each member in mid-March.

The theme for this year's annual meeting is "This is YOUR Co-op", and it promises to be an historic meeting as we plan to welcome our new members from the merger with Farmers Mutual Electric Company.

Farmers Mutual and Jo-Carroll Energy

As we prepared to go to press with this issue of Hi-Lines, the merger of Farmers Mutual

with Jo-Carroll Energy was on target for a March 31 completion date.

The merger unites two organizations that share a common mission of serving members. Farmers Mutual is the oldest electric cooperative in the state of Illinois. Serving members since 1936, Farmers Mutual energized its first 69 miles of line to serve 160 rural members in 1937. Prior to the merger, the cooperative provided retail electric services to approximately 1,520 rural residential, agricultural and business members in Henry and Whiteside counties.

The office located in Geneseo remains open with the same office staff and line crew. For almost 75 years, Jo-Carroll Energy has played an active role in the communities we serve. We look forward to continuing that tradition in the new addition to our service territory.

All of us at Jo-Carroll Energy would like to take this opportunity to welcome the Farmers Mutual staff and members to our cooperative family.



(Continued on page 16e)

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For your information

Your Board of Directors:

Joseph 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

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Resume of Minutes

Regular Board Meeting • January 23, 2013

The board met at the Cooperative headquarters in Elizabeth on Wednesday, January 23, 2013. The following is a summary of the meeting activities. The Agenda as modified and the Consent Agenda were approved.

Chairman's Report—The Chairman commented that there are many issues pending at the Cooperative. He reviewed several of those issues emphasizing the need for Board understanding and participation.

Dairyland Report–Director Stadel and Director Werner both commented on the recent Dairyland board meeting. Stadel stated that margin allocations to members totaled almost \$4 million. Both also commented on the ever-increasing regulatory burden.

AIEC Report–Director Senn stated that the AIEC meetings for December and January included an extensive discussion of unbundling electric bills. He stated that he had delivered the 2012 Form 990 to the CEO. He reported that the National Rural Electric Cooperative Association (NRECA) margins for 2012 were \$4.7 million. He said that the U.S. Congress will not be in session during the 2013 Legislative Conference in D.C. There was also a significant discussion of succession planning by the Board.

Monthly Committee Review

a. (i) Policy–Approved Policy 113 entitled Political Activities as presented.

- **b.** (ii) Policy Committee Report–Changes to Article IV, Section 4 of the Bylaws entitled Tenure and Qualifications for recommendation to the members at the Annual Meeting was presented to the Board for approval. The motion passed on a 5-3 vote.
- **CEO's Report** The CEO reported on the following in addition to his written report:
- a. Financial Operating Report Hastings reported that, although the Cooperative had a loss for the month of December, the total unaudited margin for 2012 was \$2,897,199. He reviewed the various financial reporting documents and answered questions from Board members. The Board accepted the Financial Operating Report for filing by general consent.
- b. Power Supply Report The CEO reported on efforts with Interstate Power & Light (IPL) to resolve cost of power issues.
- c. Farmers Mutual Report The CEO reported that merger efforts continue with Farmers Mutual Electric Company.
- **d. Metform Update** CEO Hastings stated that the plant expansion is proceeding with harmonics being an issue.
- e. Rentech Update The CEO stated that the Rentech project is continuing on or ahead of schedule, as planned.
- f. CFO Report CFO Heidenreich reported on the receipt of capital credits from Dairyland Power. She stated that there could be some last minute changes in the 2012 financials as additional information comes in. She commented on possible arrangements with the National Rural Electric Cooperative Association (NRECA) regarding pension issues and possible rate savings
- g. COO Report COO Buros reported on the ongoing North American Electrical Reliability

Corporation (NERC) audit. He stated that they are working out a few difficult issues. He stated that Sand Prairie Wireless will soon be doubling its system capacity. He stated that the Rentech project is currently under budget, ahead of schedule, and that International Transmission Company (ITC) and Dairyland Power have been very helpful in the process. He added that the mapping process for the Farmers Mutual Service area is progressing well.

- h. Culture of Excellence and Communications-Sevey commented on discussions by the Employee Advisory Committee related to concerns regarding aggregation and similar issues. She then asked the Board to choose the cover for the 2013 Annual Meeting booklet.
- i. External Affairs Update Cox introduced Chris Allendorf, new Staff Attorney at Jo-Carroll Energy. Cox reported on economic development activities being pursued through TCEDA and other efforts sponsored by the Cooperative. He commented on close communications being developed with the Bureau of Prisons regarding the 1,100 jobs that will be created once the Thomson Prison opens as well as the many jobs that will follow providing services, housing, food and other necessities to those new workers.

Board Issues

- a. Approve Names of Nominees for the Election Committee- Board approved the Election Committee.
- **b. New Bank Account at Geneseo/Signatories**-Board approved bank account signatories at Geneseo Bank.
- c. Conflict of Interest Forms-Policy 103–The Board acknowledged that they will fill out their Conflict of Interest forms.
- d. Discuss Public Board Meeting–The Board discussed plans for the public meeting scheduled for February 27, 2013, at the Property Owners' Club at The Galena Territory.
- e. Retention of Quarles & Brady Approved retention of Quarles & Brady, Chris Townsend, as legal counsel for the Cooperative.
- f. Dairyland District Meeting Board members identified who would be in attendance at the Dairyland Power District Meeting.
- g. **PPI Annual Meeting** Directors identified who would be in attendance.
- h. Strategic Plan Interviews with Mike Tate– Board members plan to participate in interviews with strategic planning coordinator, Mike Tate.
- i. Brief overview of HomeE/Incentives for 2013 – Heidi Weber and John Scott provided a presentation on the HomeE Program and Incentives for Energy Efficiency. They described efforts the Cooperative is making to encourage home audits to determine ways to save on energy consumption. They also reviewed similar programs available through the AIEC and Dairyland Power. John Scott will provide a demonstration to the directors.

Reports/Meetings-The Board heard reports on several matters and reviewed scheduled meetings. **Adjournment** – The meeting adjourned at 2:32 pm.

Annual Meeting reminder!

o-Carroll Energy's annual meeting will be held on Saturday, April 13 at Highland Community College West in Elizabeth. The meeting begins at 10 a.m. A hot breakfast will be served from 7-9:30 a.m. at the Elizabeth Community Building.

Every member attending the meeting receives a \$10 bill credit.

Members to elect three directors

Three seats are up for election on the Jo-Carroll Energy Board of Directors.

Seeking election unopposed are incumbents Martin Werner, District 1, and Chris Stadel, District 4. Candidates for the District 2 directorship are incumbent Joseph Mattingley and challenger Mark Turczynski.

A bylaw change approved in 2011 provides that ballots are mailed only in districts where more than one candidate has been nominated. Results of the election in District 2 will be announced at the annual meeting.

Election of directors from districts 1 and 4 will be by a motion of acclamation at the annual meeting.

Candidate profiles

DISTRICT 1

Incumbent: Martin Werner 361 Sherwood Ave., East Dubuque, IL 61025



Martin Werner lives in East Dubuque with his wife, Sherrie. Married for 41 years, they have two

daughters and three grandchildren.

Werner has lived in this area for over 60 years. Werner's grandfather John Werner was the Marshall of East Dubuque.

Werner formerly worked for John Deere in Dubuque, Iowa for 30 years. He also owned and operated a part-time auto repair business (Marty's Auto Repair) for 25 years.

Werner attended St. Mary's grade school and graduated from East Dubuque High School. He served two years in the United States Army in the Armored Division at Fort Hood, Texas. He also worked in a missile unit in Germany. Werner has served on the East Dubuque Zoning Board and is a retired member of the East Dubuque Volunteer Fire Department.

"I would like to represent District 1 with the knowledge that I have gained from all the years that I have lived in this area. The fact that I am now retired gives me plenty of time to invest myself in serving the members of the cooperative. I feel that my experience in many different fields should serve well as a director for Jo-Carroll Energy."

DISTRICT 2 Incumbent: Joseph Mattingley 292 West Schapville Rd., Scales Mound, IL 61075



Joseph Mattingley is from rural Scales Mound, Illinois, and resides in Guilford Township. He and his wife, Michelle,

own a horse farm and have been members of the co-op since the late 1990s. They have one son, Joseph. Mattingley graduated from Scales Mound High School and is currently the General Manager of The Galena Territory Association, Inc.

Post high school graduation, Mattingley enlisted in the Navy as a Medical Corpsman. Upon completion of his service in the Navy, he attended Highland Community College where he received his Associate's Degree. He went on to receive his Bachelor of Science degree in Business Management from the Freeport campus of Columbia College of Missouri.

Since his appointment to the Jo-Carroll Energy Board in May of 2006, he has brought ideas to Jo-Carroll Energy from his member constituents that have helped advance board and administrative policies.

The initiatives that have evolved from Mattingley's input have influenced state and national cooperative energy policy regarding the resolution processes that in turn direct legislative initiatives that affect co-op members daily. He also believes in strong energy risk management plans that protect the membership from spikes in energy costs. Seventy percent of a member's monthly bill reflects the cost of energy purchased by Jo-Carroll Energy from third-party energy providers.

Mattingley believes it is important that Jo-Carroll Energy leverages its relationships and risk management planning with energy providers to ensure fair pricing for members. The other 30% of a member's monthly energy bill reflects the cost of Jo-Carroll Energy administration and energy distribution services.

Over the last seven years Mattingley's leadership has influenced a Jo-Carroll Energy annual budgeting process that has cost efficiently met the needs of ever-increasing regulatory demands while assuring overall high reliability of all Jo-Carroll Energy services. If re-elected, he will continue to promote these and other efforts within his district, as well as throughout the Jo-Carroll Energy service area.

Currently serving as Jo-Carroll Energy board chairman, Mattingley is an active and effective board member that will look out for what is best for the membership as a whole when policy decisions are made. If any district members have questions for Mattingley, please feel free to contact him at (815) 777-2000.

DISTRICT 2 Mark Turczynski Morley Road, Elizabeth, IL 61028 and Moline, IL



Mark Turczynski is seeking election to represent District 2 on the Jo-Carroll Energy Board of Directors.

A member of Jo-Carroll Energy for 11 years, he and his wife own homes in rural Elizabeth and Moline. They plan to sell the Moline residence this year and relocate full-time to the Elizabeth home.

(Continued on page 16d)

Jo-Carroll_o413-3.indd 3

Candidate Profiles (Continued from page 16c)

A graduate of Iowa State University with a B.S. degree in Electrical Engineering, Turczynski also completed several courses of an MBA through the University of Iowa. A Professional Electric Engineer, he is owner of Midwest Engineering Consultants, Ltd., Moline, a company that provides specialized consulting in the areas of design, evaluation, testing and maintenance of electrical power systems and apparatus. The company currently employs 12 people and has annual revenues of more than \$2 million.

Turczynski started the company in 1991 in the basement of his home, while working for ALCOA in Riverdale, Iowa as a Senior Electrical Engineer. At ALCOA, he was responsible for the plant's electrical power system. The facility, the largest aluminum rolling mill in the US with over 100 acres under one roof, had an electrical demand of over 60 MW.

Prior to ALCOA, he worked for Commonwealth Edison, starting as a Testing Engineer after graduation. He advanced to General Foreman in charge of several crews responsible for installation and maintenance of substation equipment in northwest Illinois. His final position at Com Ed was Engineering Supervisor at the utility's Quad Cities Nuclear Plant in charge of overseeing minor modifications to the plant's electrical systems.

Turczynski said he is running for the board because, "I would like to promote board transparency, rate fairness and equality, and promote the benefits to members of adding solar energy to the co-op's supply chain. I have extensive experience and expertise with electrical energy and business in order to pursue investigation of those issues. Because of my recent semi-retirement, I now can devote the time necessary to be a board member."

"My entire 33-year professional career has been in the area of electrical power generation, transmission and distribution, so I am proficient in understanding and working with electrical power," Turczynski stated. "Owning my electrical engineering company for the past 22 years has provided me with extensive business experience."

He has published two papers in the field of his expertise and has been involved in numerous electrical forensic investigations, including providing expert testimony. He is a Registered Professional Engineer in Illinois, Iowa, Wisconsin and Minnesota.

Turczynski currently serves as a board member of the finance committee and in charge of capital improvements for Sacred Heart Church, Moline. He is a Senior Member and past president of the Iowa-Illinois Section of the Institute of Electrical and Electronic Engineers; is a member and former four-year board member of the Moline Kiwanis; and is a former two-year board member of the New Kingdom Trail Riders, Moline, a charity devoted to helping physically and mentally handicapped youth through equestrian therapy.

Keeping abreast of alternative forms of energy, including his own solar panels and wind turbine, are among Turczynski's interests, as well as maintaining the woods and grounds of their rural Elizabeth home, hiking, antiquing, traveling and listening to his vintage vinyl LP collection.

He and his wife, Diane, have one son.

DISTRICT 4

Incumbent: Chris Stadel 6609 S. Blanding Rd., Hanover, IL 61041



Chris Stadel has been a member of the Jo-Carroll Energy board of directors since 2004. He is the

director representative for the Dairyland Power Cooperative Board. Stadel has been a Jo-Carroll Energy member since August of 1991. Stadel has seven daughters and one son. He graduated from Scales Mound High School in 1983. He currently owns a small excavation business known as Brush Hog Mowing. His primary hobbies are hunting and fishing and various other outdoor activities.

He is running for the Jo-Carroll Energy Board because he wants to help ensure the lowest rates possible for our members. He also would like to make sure that the members have a voice representing them.

Stadel states, "due to the rising cost of energy, I want to do all that I can in helping members to find ways to reduce energy cost as well as providing reliable service at the lowest possible cost."

A bylaw change approved in 2011 provides that ballots will be mailed to members only in districts where more than one candidate has been nominated. In districts with only one candidate, election will be by a motion of acclamation at the annual meeting.

Celebrate Earth Day

I f your child or grandchild came home from school with wildflower seeds, chances are they are Sand Prairie Wireless wildflowers. Once again this year, our broadband internet division made the seed packets available to area elementary school teachers to celebrate Earth Day and the environment, to increase awareness of the cooperative spirit and our area's history. We've already given away more than 370 packets.



Do the trees in my yard affect my energy bill? The short answer is yes!

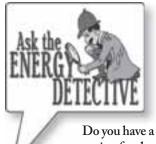
Keep energy efficiency in mind as the ground thaws and you plan spring landscaping, and you will not only see an effect on heating and cooling costs, but also avoid possible damage to your home.

Properly selected and planted trees, shrubs and bushes can create a wind break that lowers home heating bills in the winter and insulates your home year-round. Not only does planting trees help shield the home from cold weather winds, it provides shade in the summer.

Plants that have large root balls, such as trees and some bushes, should

not be planted close to the home due to the possibility of damaging or pushing in the foundation over time because of the expanding root system, settling of surrounding dirt and the expanding and contracting of soil due to weather and moisture content.

Sloping your landscaping away from the home will allow water to run away from the foundation to assist in the prevention of moisture in the basement. Make sure gutters run a safe distance from the foundation, too. Before you start, check on the right plants and techniques for your climate at EnergySavers.gov. Keep in mind safety by not planting trees under utility lines or too close to your house. And, always remember to call 811 before you dig.



question for the Energy Detective? Email jscott@jocarroll.com.

Don't fall victim to a new scam

To-Carroll Energy is always looking out for our members' best interests. In that light, we recently became aware of a scam that affected one of our sister co-ops in Ohio and we want to be sure our members don't fall victim to something like this in Illinois.

A member of an Ohio electric co-op recently received a call about renewing his subscription for the statewide association's magazine. Thankfully, that member questioned the caller because he believed he received the magazine for free. When pressed for information, the caller hung up and the member made his cooperative aware of the situation.

Illinois Country Living magazine is just one of the many benefits of your membership in our cooperative. You will never need to renew your subscription unless you were to move out of co-op territory and still wished to receive it.

We here at Jo-Carroll Energy will NEVER ask you to pay for your publication. If you receive a call asking for credit card or personal information please hang up and give us a call. Don't fall victim to identity thieves using the familiar name of your cooperative to steal your personal information.

This is YOUR co-op! (Continued from page 16a)

Electric aggregation

Some of you may have heard the term "electric aggregation" in recent months. Illinois law allows municipalities and counties to purchase electricity on behalf of residential and small-business customers served by investor owned utilities (IOUs).

In the November 2012 election, voters in Carroll County approved electrical aggregation, allowing the county to act as the agent to seek bids for an alternate retail electric supplier. The issue affects only those living in unincorporated areas and only those receiving electric service from Commonwealth Edison. A similar referendum on the ballot asks Jo Daviess County voters to determine whether municipal electric aggregation will be permitted within unincorporated areas of the county.

Jo-Carroll Energy does not have an official position in support of or in opposition to the referendum. While all Jo Daviess County residents, regardless of their current power provider, have the right to vote on this measure, its outcome will affect only those homes and businesses currently served by ComEd.

Neither of the referenda have an effect on Jo-Carroll Energy accounts. Jo-Carroll Energy members already have the buying power advantage of being a part of a distribution co-op and wholesale power co-op (our generation and transmission co-op, Dairyland Power Cooperative). Co-ops offer choice in terms of democratic control, simple not-for-profit operations and concern for the greater good of the community.

Here at Jo-Carroll Energy, we work hard to balance long-term service and reliability with affordability. Cooperative purpose drives everything we do. Working together, we will continue to build our communities to give us all a better future. We're here to power our communities and empower our members to improve the quality of your lives.

Fever River Outfitters, Galena

Bored with the usual and familiar? Challenge yourself to change it up. 119711g u9A91S

Talk with Debra Malone, owner of Fever River Outfitters in Galena, and you'll soon learn there's more to do in Galena than shop and eat. "Our goal is to get people outdoors and active," Malone said.

Overlooking the banks of the Galena River, Fever River Outfitters is located just miles from the mouth of the Mississippi, a boat landing and a 10-mile loop bike path.

Kayak, canoe and paddleboat lessons and guided tours are available at Fever River Outfitters from Memorial Day through Labor Day. Staying on dry land more your style? Bike, hike or ride a scooter along the trails. During the winter, you can snowshoe or cross-country ski.

Maybe you are looking for wellness or strength exercise but tired of your current routine. Try the indo board, sign up for yoga or join a spin class all at Fever River Outfitters. Whether you are seeking health, recreation or simply want to try something new, start with the "Change Up" card. In one year, try up to 14 activities at a discount. Visit www. feverriveroutfitters.com for details.

A large selection of athletic and outdoor apparel, footwear and accessories line the walls and shelves of the shop. New and used equipment is available for rent or purchase.

Malone grew up in Platteville, Wis., with a passion for the outdoors. After living in corporate Chicago many years she returned to her roots, purchased a home in Galena and started a service no one else provided.

Fever River Outfitters celebrates more than 10 years of providing accessible adventure sports, wellness activities and exciting retreats for visitors and locals. Malone has many years of experience in all the adventures she features at Fever River Outfitters. She is also certified with the American Canoe Association and has first aid training. Someday she would love to learn wind surfing.

If you attend the Winter Special Olympics at Chestnut Mountain, you may recognize Malone volunteering at the snowshoe events. The Annual Fever River Adventure Triathlon will be Sept. 14, 2013. Register as an individual or a three person relay team to paddle, bike and run. Proceeds support Special Olympics of Illinois.



Fever River Outfitters is open year-round. Memorial Day thru Labor Day hours are daily 10 a.m. until 5 p.m. with extended hours on Monday, Wednesday and Friday until 7 p.m. in June and July. For more information call 815-776-9425.

Jo-Carroll Energy members, receive 10% off rentals (Sunday – Friday) and retail in-store or online. Try something new and save with your Co-op Connections Card.



Natural gas rate increase

Jo-Carroll Energy natural gas members will soon see an increase in the cooperative's residential/agriculture and commercial natural gas rates.

Part of a three-year plan, the new rates take effect in April and will be reflected in bills payable in May. This is the first increase in the natural gas rates since 2009, although the facility charge was changed in September 2012. Members paying either the residential and farm rate or the general service (commercial or retail) rate will see a small increase. A recent cost of service study conducted for Jo-Carroll Energy indicated changes in the rate structure were necessary. Factors driving the increase include system maintenance as well as increasing regulatory requirements. Upgrades to the natural gas distribution lines and modernization of infrastructure are necessary to enhance safety and service reliability of the natural gas system.

The changes are:

Rate	Current*	New*
43, Commercial or Retail Service	\$0.216	\$0.22
42, Residential and Farm	\$0.272	\$0.29

*Per therm

Natural gas members received postcards in late February with information about the changes.



Jo-Carroll Energy helps students become "Super Energy Savers"

More than 410 elementary students in Jo Daviess and Carroll counties have learned about energy efficiency, safety and electricity at recent "Super Energy Savers" presentations presented by Jo-Carroll Energy in local schools.

"We tailor the presentations to fit in with the teacher's current curriculum, and are able to cover a variety of topics," said Heidi Weber, manager of member relations and marketing.

Younger students discuss electricity awareness and being safe around power lines. They learn about line workers and discuss why they need to be safe in their jobs, coupled with all the types of safety gear worn while at work.

Older students dig deep into the production of electricity, natural resources and the different types of power plants used to create electricity. Students discover what natural resources typically come from Illinois or are used to make electricity in the Midwest. An illustration of the power grid shows students how electricity is delivered to their homes and local businesses over a complex network of power plants, substations, poles and wires.

"Energy efficiency is ever present in all discussions with our classrooms, and that's where CFL Charlie makes his entrance," Weber added. "Since Charlie is an energy efficient light bulb, he wants to make sure students learn how to save electricity at home, too."

At the end of each session, classes are given checklists for students to perform at home. Once they return these, they become "Super Energy Savers" and receive a special certificate from CFL Charlie as well as a special prize from Jo-Carroll Energy.

In 2013, presentations have been given at West Carroll Primary, River Ridge Elementary, East Dubuque Elementary, Chadwick Milledgeville Elementary, Stockton Elementary and Eastland Elementary.



Unclaimed Capital Credits

As a Jo-Carroll Energy member, you have a share in your cooperative. Because it's a cooperative, Jo-Carroll Energy does not technically earn profits. Any revenues over and above the cost of doing business are considered "margins". And, one of

Alschuler John H Madge	Chicago Il
Bank Of Ravenswood	Chicago Il
Benbenick Thomas Diane	Chicago Il
Berg James T Suzanne	Chicago Il
Cardo Judith A	Chicago Il
Collins Patrick	Chicago Il
Commonwealth Edison Co	Chicago Il
Courtwright Thomas J	Chicago Il
Dharan Paul	Chicago Il
Domanski Clarence V Kathleen	Chicago Il
Donovan John D Marian	Chicago Il
Doyle Richard J	Chicago Il
Eberle Richard J Nancy	Chicago Il
Fitch Logan D Alexandra	Chicago Il
Fujimoto Ralph F	Chicago Il
Gardner James	Chicago Il
Geist Herbert Millicent	Chicago Il
Grey Daniel	Chicago Il
Harper John W Lynn	Chicago Il
Hazekamp Betty	Chicago Il
J D J H N Corp	Chicago Il
Jette Paul K	Chicago Il
Jones Archie L Susie	Chicago Il
Jones Dallas	Chicago Il
Jones William L	Chicago Il
Kautenberger William D	Chicago Il
Kidwell Janice	Chicago Il
Kirby Vance N Harriett	Chicago Il
Klein Ray Lois	Chicago Il
Klemen Stephen J	Chicago Il
Knock Frances E	Chicago Il
Kovac Bernard J	Chicago Il
Kunz J Raymond Joyce A	Chicago Il
Lake Cove Inc	Chicago Il
Lambert George R	Chicago Il
Lenane Pam A	Chicago Il
Levy Jerry	Chicago Il
Libby James F	Chicago Il

the benefits of being a co-op member-owner is sharing in the margins in the form of capital credits.

We mail capital credit checks in December, and over the years, several have been returned as undeliverable. Starting this month we

Lunding Franklin Jr	Chicago Il	
Massey Odie M	Chicago Il	
Mcintosh Tom	Chicago Il	
Mckelvey Karen	Chicago Il	
Mele J B Nancy	Chicago Il	
Minogue Gregory Alice	Chicago Il	
Morris Odell Barbara	Chicago Il	
Mossberg Robert	Chicago Il	
Old Kent Bank	Chicago Il	
Oneil Arthur	Chicago Il	
Parks J R	Chicago Il	
Payton John	Chicago Il	
Pemberton Richard	Chicago Il	
Peters Fred A	Chicago Il	
Peterson Charles	Chicago Il	
Ries Theodore Carol	Chicago Il	
Roeder Neal H Maria	Chicago Il	
Ruiter Frank K Barbara	Chicago Il	
Sella Albin J	Chicago Il	
Shanks Doris	Chicago Il	
Shine Paul	Chicago Il	
Specjal Mitchell	Chicago Il	
St Stephans Hunt Club	Chicago Il	
Underwood Robert P Wanda J	Chicago Il	
Webster Clinton Sr	Chicago Il	
Williams Mike	Chicago Il	
Yarbro Willie M	Chicago Il	
Jeffries Francis E Rose M	Clarendon Hills Il	
Kight Julian	Clinton Ar	
Appel Kenneth H Patricia	Clinton Ia	
Dauphin Doris	Clinton Ia	
Schomer Dorothy L James	Clinton Ia	
Goldhagan James	Clinton Wi	
Schantz Dean	Colfax Ia	
Abbott Grant	Columbia Mo	
Barron Joe E	Colverdale In	
Moyer Terry	Compton Il	
Redmon James Vera	Cottage Hills Il	

are publishing a list of the names of those of you who have unclaimed capital credits. You also may search a complete list on our website. If you find your name on the list, please call 800-858-5522 or email info@jocarroll.com.

A.1. D. 1.C.	C. C. M
Arle Paul Constance	Creve Coeur Mo
Bateman John Alexandra	Crystal Lake Il
Mc Guffey James Elizabeth	Crystal Lake Il
Montrym Margaret	Crystal Lake Il
Ndh Investments	Crystal Lake Il
Rutenbeck L K	Crystal River F1
Bussan Arthur C	Cuba City Wi
Freiburger Henry	Cuba City Wi
Hayes Bert E Beatrice	Cuba City Wi
Lange Sharon T	Cuba City Wi
Rouse Dennis L Terrie	Cuba City Wi
Taylor Robert	Cuba City Wi
Jonesi Marv	Darien Il
Lott Louise	Darien Il
Murphy Michael W	Darien Il
Oelker Dietrich H	Darien Il
Allen Randy	Davenport Ia
Hanson Jeffery W	Davenport Ia
Hantelman Steven A Sally	Davenport Ia
Losasso Dr David	Davenport Ia
Sherman Rick	Davenport Ia
Tietjen Dick	Davenport Ia
Deviney Douglas	De Quincy La
Bishop Barbara J	Decorah Ia
Brunker Donald W	Deerfield Il
Keene Reid W Doris	Dekalb Il
Richards Steward S Estate	Dekalb Il
Fitzgerald Donald R Jean A	Deland Fl
Schultz Robert L Ann E	Delhi Ia
Hittman Russell	Denver Co
Anderson Carole	Des Plaines Il
Bonas Richard Estate	Des Plaines Il
Caporaso Margaret	Des Plaines Il
Holbach Nicholas J Angeline	Des Plaines Il
Mueller Roy	Des Plaines Il
Nowosad Mike	Des Plaines Il
Wenckus Joseph C	Des Plaines Il
Wayland Paul R Ruth	Dimmitt Tx

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