

PRESIDENT'S REPORT

by Michael Hastings

Cool off energy costs with efficiency

Scorching temperatures and high energy bills don't need to go hand in hand this summer. At Jo-Carroll Energy we are committed to providing you with safe and reliable service and also with information you need to save energy – and keep bills affordable – when the heat is on.

Because summer is the peak energy demand season for our region, you can save and help us too by doing the “summer shift” and reducing your energy use between 11 a.m. and 7 p.m. weekdays. When we shift energy use outside of the summer peak demand period, we all save. It might be as simple as delaying the dishwasher, turning up the thermostat or shifting when you do laundry.

We have other ideas you can use to make your home more energy efficient. Some of these tips are low- or no-cost and can be used daily to shift or reduce your energy use while others require more time and investment. We want to help you reach your energy-saving goals and avoid the expensive peak demand period this summer.

Energy efficiency can be easy. Anyone can do it, anywhere. To get started, visit TogetherWeSave.com. Take the Virtual Home Tour to find ways to cut costs. You will “walk” through a home's rooms, taking actions to improve energy efficiency. You can use the savings calculators to find out how little actions, like turning off lights or lowering the blinds, can add up to big savings.

If you're ready to move past the low- and no-cost solutions and tackle some bigger energy saving measures, finding the answers is easy when you call Jo-Carroll Energy.

Where we live dictates lots of things—what kinds of trees we can plant for shade, how much and what type of insulation our homes need

and what type of heating and cooling system works best. Our energy specialists can provide you with targeted advice on meeting energy efficiency goals suited for our weather as well as your residence or business.

For example, we offer home energy audits in which our energy advisor John Scott (we call him The Energy Detective) will talk with you over the phone and then make an appointment to inspect your home. He'll check for air leaks, look at your ductwork and insulation, and, with the full home energy audit, conduct a blower door test and take infrared images. Best of all, John will provide you with recommendations on how to improve your energy efficiency.

In addition, Jo-Carroll Energy offers incentives for home improvement projects ranging from appliance updates and lighting to geothermal heat pumps and central AC. You can find all the details about our 2013 incentives on our website.

So go ahead: flip a switch, lower the blinds, and raise the temperature on your thermostat. Or give us a call at 800-858-5522. The energy experts at your co-op are ready to help you with ideas at Together We Save.

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.

In observance of Labor Day, the cooperative offices will be CLOSED on Monday, Sept. 2.

Are you familiar with the phrase “tightening your home's envelope”? This includes activities like:

- Closing shades against the heat of the summer sun
- Sealing air leaks around your foundation, doors, windows and outlets
- Ensuring that your home is adequately insulated
- Replacing older windows with a more efficient type

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 4 p.m.

Services and Billing Questions:

(800) 858-5522
www.jocarrroll.com

For emergencies and outages call:
(800) 927-5254

Resume of Minutes

Regular Board Meeting • May 22, 2013

The board met at the Cooperative headquarters in Elizabeth on Wednesday, May 22, 2013. The following is a summary of the meeting activities. The Agenda as modified and the Consent Agenda were approved.

Chairman's Report – Chairman Senn spoke of the upcoming 75th Anniversary of Jo-Carroll Energy and that with the merger with Farmers Mutual Electric Company, we are now one of the oldest cooperatives. He stated that it was important to remember how much the provision of electricity to our members has changed over the past 75 years and that we have a good framework from the Strategic Planning sessions to continue to be able to adapt and provide our members with the excellent and innovative service they are accustomed to.

Dairyland Report – Director Stadel reported that La Crosse Boiling Water Reactor Project is fully funded. He also reported on the Dairyland financials for the previous month and the year to date. He also reported that the cold winter forced Dairyland to purchase more energy from MISO.

AIEC Report – Chairman Senn reported that there were over 1500 attendees at the recent NRECA legislative conference. Also, a motion was made by Director Holesinger, seconded by Director Carroll, and carried unanimously, to approve the proposed AIEC budget.

APGA Report – Director Carroll gave a summary of the issues presented at the recent APGA conference and what insights were gained from the conference. Additionally, it was noted that Director Carroll was appointed to the APGA Board of Directors.

PPI Report – PPI is now a transmission owner in the MISO system. Director Zwica was appointed to the PPI Power Supply Committee and President/CEO Hastings was appointed to the Finance Committee. Additionally, the PPI Board approved moving their headquarters from Jacksonville to Springfield.

Monthly Committee Review

Policy – Reviewed Policy 119: Nepotism. No change recommended.

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

a. Financial Operating Report – Hastings reported that the Cooperative had an unaudited margin of approximately \$2.2 million for the year to date and that our kW sales are well over-budget, with very high numbers for April. 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 – As a result of the settlement that was reached with Interstate Power & Light, our new Wholesale Power Supply Agreement with them is on file with the FERC.

c. Farmers Mutual Report – Senior Vice-President - Special Projects Delp reported that projects concerning the merger with Farmers Mutual Electric Company are still continuing. Jo-Carroll Energy is busy installing new meters and AMI equipment is being installed at the Geneseo substation. The first bills for the former Farmers Mutual territory were sent out on May 7, 2013.

d. CFO Report – CFO Heidenreich stated that the valuation of Jo-Carroll Energy's assets, post-merger, has been pushed back to September. Additionally, we have fused our financial programs into CFC's "Compass" financial forecasting tool.

e. COO Report – COO Buros stated Jo-Carroll Energy has been issued a permit to operate the natural gas transmission system at 480 psig. Sand Prairie Wireless is now installing TV White Space antennas and is continuing to work on increasing bandwidth sales. Also, there was an outage at one of the Galena substations, which was dealt with quickly. Additionally, the outage map available for our members on the Jo-Carroll Energy website has been updated with the Geneseo territory. The Rentech project is nearly complete. Finally, the York substation upgrades are nearly complete, but they will not be online until the Rentech project is complete.

f. Culture of Excellence and Communications – Vice-President of Human Resources Sevey reported Jo-Carroll Energy will be performing a "communication audit", to ensure that we are reaching our members effectively. One aspect of this process will be to use census and other dated to more accurately determine the demographics of our membership, but will also include visits to several co-ops identified by the NRECA as having "Best Practices" in areas relevant to member communication and participation.

g. Member Services – Vice-President of Member Services Skien stated that the 2012 capital credit allocations, pre-merger, have been sent out. V.P. Skien also reported that the Member Advisory Council, as well as several Jo-Carroll Energy employees and guests recently toured the Genoa 3 Generating Station and visited the Dairyland headquarters.

h. External Affairs Update – V.P. Cox reported that he and several directors were able to meet in person with Congresswoman Bustos, who stated that she is very willing and eager to stay apprised of legislative and regulatory issues, regarding the cooperative and is committed to helping our service area in any way she can. Cox's group was also able to meet with Senator Durbin's Chief-of-Staff, who assured them that the Thomson Prison will open in approximately 2 years. Funding for the prison has now entered "regular order", which means that appropriations for the prison will now have to go through regular legislative channels, rather than special funding requests, which will take longer. Cox also reported that TCEDA is continuing to work closely with Rentech and has received more financial commitments for its funding, including new, first-time contributors. In response to previous Board questions about how much TCEDA costs each Jo-Carroll Energy member, Cox presented the Board with a breakdown of the cost-per-member of TCEDA's activities. Cox concluded with updates on the latest news regarding the Campbell Center.

Board Issues

a. Sale of Calhoun Substation Property – A motion was approved for an exemption from Board Policy 127.1, in regard to selling the

(Continued on page 16g)

After more than 38 years of service to cooperative members, Bob Delp is retiring

A Geneseo native, Delp began what would become a lifelong co-op career working as a summer employee at Farmers Mutual Electric Company.



Having grown up on co-op lines and participated in a local 4-H club, Delp was familiar with rural cooperative organizations.

After serving in the U.S. Army and working a few years in the phone industry for General Telephone, he returned to Farmers in March 1975. "I was hired with the understanding I was to work inside and learn bookkeeping, doing work orders but could work outside with the crew," Delp recalled. "It wasn't too long before I was full time inside."

Within his first year at the co-op, Delp became office manager, when the previous office manager reduced her hours. He became the co-op's manager in 1986, just the fifth to serve Farmers in its 76-year history.

Looking back on a career of service to cooperative members, Delp recalled a number of challenges and accomplishments while with Farmers. He helped guide the co-op through the late '70s and '80s when

rates were rapidly escalating due to Illinois Power's wholesale power increases. Then came the challenge of partial ownership in the Clinton nuclear power plant through Soyland Power Cooperative.

The year Farmers reached its 75th anniversary was a special time, a major milestone in the history of the co-op. "We were very conscious of our history, being the oldest co-op in Illinois," Delp noted.

However, it was the success of getting the support of the membership to approve the merger with Jo-Carroll Energy that tops the list. "That is the most important in the long-term interest of the members," he said.

Delp became senior vice president – special projects at Jo-Carroll Energy following the merger.

"I think the not-for-profit model, the cooperative philosophy, is the way all utilities should operate," he added. "It truly is the best way to do business in the best interest of the member and consumer. It doesn't concentrate on profits to stockholders; it isn't driven by profit. It is motivated by providing reliable service to members, and it treats

members as a partner and owner of the organization."

"It's been my pleasure to serve the members," Delp said. "I've had the opportunity to work with very professional people at all levels of the cooperative, including working with the statewide association and our generation and transmission cooperative." **Ruth Foley**

Over the years, Delp has been a member of the statewide managers association and served as an officer in 1999-2000 and has served on the United Utility Supply board in Louisville. He has been active in the local community with service organizations and served a term on the Chamber of Commerce. He also participated for several years at the Henry County Fair, working with 4-H club members as a judge for electricity projects.

While he has no "big plans like travel" for retirement, Delp said he does intend to set up a workshop and resurrect his woodworking hobby.

Delp was recognized at the June employee meeting at Jo-Carroll Energy. An open house was held at the Geneseo office on July 26.

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Auditing energy: Small measures, real savings

No matter the age of your home, it could benefit from an energy audit. Jo-Carroll Energy offers home energy audits or assessments conducted by our own Energy Detective John Scott, a certified energy advisor.

But, you can get started on your own in finding low-cost solutions that could save money on your monthly electric bill. First, ask yourself a simple question: Does my home feel drafty and cold in the winter, or stuffy and hot in the summer? If yes, then it probably experiences air leakage.

To track down where those spots are, start with the usual suspects—like damaged seals around doors and windows. If you see daylight or feel air, then apply caulk and weather stripping to keep outdoor air where it's supposed to be.

Don't forget spots you might not immediately think of, like recessed canister lights and electrical outlets. Also look where walls meet the ceiling. Next, peek into the attic and inspect the crawl space or basement for sufficient insulation—how much you need depends on your climate. Finally, look to your light

fixtures. Compact fluorescent lightbulbs (CFLs) are up to 75 percent more efficient than traditional incandescent bulbs, and they've come a long way in light quality, design, and affordability.

LEDs—light-emitting diodes—are in the next wave of residential lighting. An ENERGY STAR-rated model is estimated to use only a quarter of the electricity consumed by traditional bulbs and can last for 25 years. As with many new technologies, the up-front cost for an LED bulb is still much more than even a CFL, but prices are expected to drop as new products are developed. (See the coupon below for our special incentives on LED bulbs.)

To learn more about ways to reduce your electric bill, visit TogetherWeSave.com or call the Energy Detective at 800-858-5522, ext. 1339 and ask about our home energy audit program.

Sources: EnergySavers.gov, [Eastern Illini Electric Cooperative](http://EasternIlliniElectricCooperative.com), EnergyStar.gov



The energy saving 60-watt incandescent replacement LED bulb is engineered to have the familiar size and shape of an incandescent bulb while providing a crisp white light that brings out more vibrant colors and patterns.

Source: GE

This article was originally written by Magen Howard who writes on consumer and cooperative affairs for the National Rural Electric Cooperative Association, the Arlington, Va.-based service organization for the nation's 900-plus consumer-owned, not-for-profit electric cooperatives.

Save \$5.00 or more on your electric bill! Buy LED lighting!

First → Purchase LED light bulbs.

- Bulbs must be Phillips, Cree, Sylvania or GE and range from 9-22 Watts (60-100 Watt equivalent).

Then → Return this coupon with the receipt and UPC to receive \$5 for your first LED and \$2 for every additional LED, applied as a credit on your next bill. Scan and email to jscott@jocarroll.com or mail to: **The Energy Detective PO Box 390, Elizabeth, IL 61028**



	1st LED:	1 x \$ 5.00 =	\$ 5.00
	Additional LEDs:	_____ x \$ 2.00 =	\$ _____
	Purchase Date:	Total Incentive Amount Requested	\$ _____

Purchase not eligible for other incentives. Coupon expires December 31, 2013 or when funds are depleted. A \$5 Incentive for first bulb may only be applied to a member's electric account once. Visit jocarroll.com for more efficiency incentives. Click "2013 Rebates" in the Quicklinks to download forms.

Member Name: _____ Account Number: _____

Address: _____

Email: _____ Send me Questline, a monthly energy efficiency e-newsletter.

Office Use Only Approved Not Approved - Reason: _____ DYLD Eligible? Y N Incentive Issued: \$ _____

Member Services Representative: _____ Date: _____

Billing Services Representative: _____ Date: _____

CRC – Our cooperative partner helps answer your calls

“Thank you for calling Jo-Carroll Energy.” That’s the familiar message you hear when you call us with questions, to pay a bill or service requests. Have you ever wondered how we handle outages and pay-by-phone calls after hours and on weekends? And in the event of an after-hours outage, how are crews dispatched?

That’s where the Cooperative Response Center, Inc. (CRC) comes in. This service cooperative enables your local co-op to accommodate high volumes of calls during outages. Similar to the structure of an energy cooperative, CRC is owned by its membership, made up of nearly 200 rural utilities nationwide. Jo-Carroll Energy was a founding member of CRC.

If you have an outage in the middle of the night, or call to pay your bill in the evening or on the weekend, you’re actually talking with a service representative at CRC.

Our partnership with CRC means you can reach us 24-hours a day, seven days a week. The majority of your calls are answered by live customer service representatives, but in high-call volume situations, CRC does use an automated interactive voice response (IVR) system.

When you call to report an outage, being prepared with information about your account will increase the speed and efficiency of the call – and could speed up the restoration process, getting your power back on faster. Specifically they are instructed to ask for the home or main phone number associated with your Jo-Carroll Energy account, the service address where the power is out, and the name on the account.

As outage calls come in to CRC, dispatchers are using that information to notify and send Jo-Carroll Energy crews to the location of the outage. CRC updates our crews with additional information as it comes in from Jo-Carroll Energy members. Dispatchers at CRC maintain intermittent communication with our crews, including safety checks, until the outage is fully restored.

In the event of a severe storm or other large outage, there may be times when the number of members calling in to report outages exceeds the number of customer service representatives available. In this case, the IVR solution allows members to report their outage using touch-tones in response to prompts. Although there is not a representative to talk with in this instance, the outage information is still very important and the data helps CRC and Jo-Carroll Energy crews quickly identify the source of the outage.

The efficiency of any outage reporting system relies on complete and accurate data in Jo-Carroll Energy’s database, including our members’ current home and cell phone numbers. This data allows CRC to immediately recognize an incoming call to a service address or location number, giving them the capability to quickly determine if the call is part of an outage already reported, or a new outage, possibly requiring an additional crew.

Besides outage calls, CRC is able to answer other questions and can assist members with inquiries such as balance due, due dates and payment history as well as take payments. Because of this compre-

hensive level of service they can provide, CRC is our backup in the event of a disaster or other event when we can’t answer calls from our offices.



If your power is out:

- Check the fuses or breakers in your home or business.
- Check the breakers below the meter if the meter is located on a yard pole.
- Call your neighbors. If their power is also off, ask if they have reported the outage. Please do not take for granted that the outage has been reported!

Call us 24 hours a day, 7 days a week to report an outage or emergency situation:
800-927-5254

During regular business hours or non-emergency:
800-858-5522

Jo-Carroll Energy

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

Members' savings top \$200K

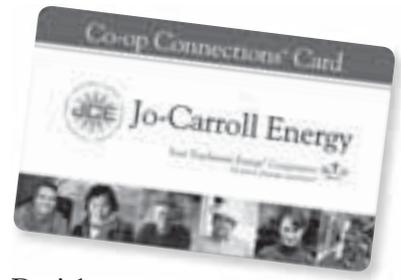
The Value of Co-op Connections®

You could buy a house (or possibly two) with the money Jo-Carroll Energy members have saved on prescriptions with their Co-op Connections® Card.

As of May 31, members' savings totaled more than \$200,000! Want another bold statistic? Less than one percent of Jo-Carroll Energy members are using their Co-op Connections® Card at the pharmacy, and yet significant savings are adding up. Imagine what savings we would see if every member showed their card to their pharmacist this month.

Members receive 10 to 85 percent off certain medications. Each pharmacy contracts their discounts differently. For specific discounts on your medication, contact your pharmacist and mention the Bin, PCN, Group and Member numbers on the back of your Co-op Connections Card.

Remember the card is not insurance and is not intended to replace insurance. The card cannot be used in conjunction with insurance. However, use your card to purchase prescriptions not covered by your insurance plans at a discounted rate.



Don't have a Co-op Connections Card? Call 800-858-5522, ext. 1228 to request yours by mail, or pick one up at any of our three office locations in Elizabeth, Savanna or Geneseo. For more information on Co-op Connections savings at the pharmacy, local businesses or dental, vision and chiropractic providers, visit www.connections.coop.

Apple River Canyon Photography, Apple River

At the age of 17, Larry Backe bought his first camera. He has captured moments in time ever since.

Although Backe chose to work in the music industry before launching full time into a photography career, he carried his camera with him during those 25 years.

"Having a camera allowed me to go backstage to get photos of the artists," he recalled. He won many contests with his photos where he discovered his talent for photography.

In 1988, he and wife, Nancy, opened a one-hour photo studio in Lake Zurich specializing in children and family portraits. During their years at the studio, Backe photographed many unique subjects including a tiger, a parrot and an Indy 500 race car.

As the business and their children grew, the Backes sought peace away from the city. They bought a 19.6 acre farmette just outside Apple Canyon State Park, where they now reside. This is also the

home of Nancy's business, Peaceful Pines Guesthouse. That Co-op Connections® business was featured in the June issue of Hi-Lines, available on our website.

Backe's artistic talent genes passed to their daughter, Shannon Ramsdale, who currently owns an in-home photography studio. The two work closely together in the photo editing process.

Backe is willing to produce "whatever the customer wants". He can create a beautiful photo without digital alternations, but will add artistic elements and edit with "complementary moderation" to give the customer options.

"I try to see it differently than others have," Backe said when asked about his artistic style. Nancy added, "He has a unique eye for the subject matter." There is a difference between a photograph and a portrait.

Cameras are easily accessible, but talent is rare. Backe's advice: Make sure your photos are good enough because every shot is a moment in



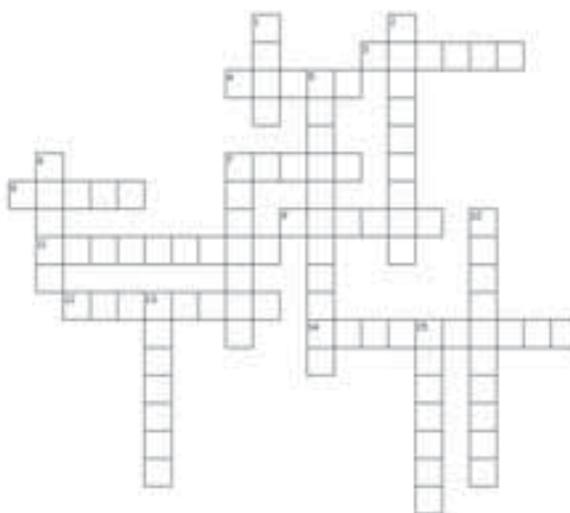
time you will not see again.

Look for Backe's work showcased at local Jo-Daviess County merchants and restaurants. His art gallery is open by appointment and displays a variety of his work, from children and family photography, to landscape and wildlife.

Jo-Carroll Energy members receive 5% off Apple River Canyon Photography services. Just mention your Co-op Connections® Card when scheduling. Backe's studio and art gallery are located at 9033 E. Canyon Rd., Apple River. Call 815-745-2536 to speak with Backe and visit www.backephoto.com to view samples of his work.

Kids Page

Learn about safety with this crossword from our friends at SafeElectricity.org!
Parents, download a full size activity sheet from the Student Center on our website.



Read the safety tips to find the missing words:

- Across**
- Do not seek shelter under a tree or open _____ shelter during thunderstorms.
 - _____ and electricity never mix!
 - Never _____ an electrical appliance if you are wet; always dry off completely.
 - Do not fly _____ or model planes near overhead power lines or electrical substations.
 - Look up and _____ you. Always be aware of the location of power lines.
 - Stay away from electrical _____ on the ground and overhead. Never climb a utility pole or tower.
 - Pad mounted transformers (those green metal boxes) carry high _____ and are safe when locked, but they can be deadly if someone reaches inside.
 - Never climb trees near power lines. They could be _____ of electricity if branches touch the wires.

Down

- Don't _____ on or around pad-mounted electrical equipment.
- Storm fronts can move rapidly, and _____ is a potential danger 10 miles in advance of a storm.
- Keep _____ like radios away from pools and hot tubs, and watch for overhead power lines when boating or fishing.
- Stay away from the _____ connected to your house.
- The rule of thumb from the National Weather Service is, "When _____ roars, go indoors."
- Never enter an electrical _____ for any reason. If a ball or other toy enters the fence, call your utility for help.
- If a kite gets _____ in a tree that's near power lines, don't climb up to get it. Contact your electric utility for assistance.
- If electric wires in your neighborhood have sagged for some reason or a tree limb has pushed the line out of place, keep your neighborhood safe by alerting your electric _____.

Minutes (Continued from page 16b)

Calhoun Substation Property to the Illinois Department of Transportation.

b. Property at Bowen Street Lot and Side Access Street in Savanna – Discussion of this was postponed until a later date.

c. Approve Strategic Plan – A motion was approved to accept the Strategic Plan.

d. Consideration of Geneseo Rates – Approved a motion to accept the new rate classes resulting from the merger with Farmers Mutual Electric Company.

e. Retain Geneseo Law Firm – Approved the retention of the law firm in Geneseo used by Farmers Mutual Electric Company.

f. Retention Environment Due Diligence – Approved a motion to retain Mike Elam, with Barnes & Thornberg, to conduct environmental due-diligence at Savanna sites.

g. Political Action Plan – Approved a motion to accept the AIEC Political Action

Plan.

h. Schedule Resolutions Committee Meeting – Approved a meeting of the Resolutions Committee

i. Schedule Annual Meeting Planning Committee Meeting – Approved a meeting date.

j. NRECA Course 913.1 – Approved attendees for NRECA Course 913.1.

k. AIEC's Annual Meeting – Approved attendees for the AIEC Annual Meeting

l. Voting Delegate/Alternate for AIEC Annual Meeting – Approved Director Darby as delegate and Director Smith as alternate.

m. NRECA Meeting Delegates (Two Year Term) – Approved Director Holesinger as delegate and Director Carroll as alternate.

n. AIEC Director/Alternate – Approved Chairman Senn as director and Director Smith as alternate director.

o. Dairyland Power Director/Alternate

– Approved Director Stadel as director and Director Werner as alternate director.

p. Region 5/6 Meeting – Designated attendees for the NRECA Region 5/6 meeting.

Reports/Meetings – The Board heard reports on several matters and reviewed scheduled meetings. There was discussion about the format of this year's Legislative Conference and how it may have been more beneficial to meet with Congressional staff than the Representatives and Senators themselves. The Board was also updated on the Leadership Forum.

Other Business – Business Considered During Executive Session - A motion was approved for the renewal of the President/CEO's contract.

Adjournment – The meeting adjourned at 1:30 P.M.

Check our list of Unclaimed Capital Credits

We are publishing, in monthly installments, a list of names of members 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.

Spensley Elmer Estate	Galena IL	Walker John A Debra J	Galena IL	Hencyk Glen	Galena IL
Speaker Laura K	Galena IL	Brewer Dr Robert Elizabeth	Galena IL	Doyle Jack	Galena IL
Schumacher Emma	Galena IL	Runkle Thomas G	Galena IL	Folger Nancy	Galena IL
Lau Raymond	Galena IL	Kennicker Donald	Galena IL	Alfraid Bengt B	Galena IL
Buening Dale	Galena IL	Carter Timothy E	Galena IL	Trevarthen Robert	Galena IL
Miles Edwin	Galena IL	Bartell Thomas	Galena IL	Bartell Gerald	Galena IL
Blum Robert Clara	Galena IL	Kennedy Bernard	Galena IL	Montana Mary	Galena IL
Pooley James Gladys	Galena IL	Schulz Steve	Galena IL	Tower Bertram B Jr	Galena IL
Kellogg Peter H Rita	Galena IL	Bauer James L Mary	Galena IL	Beckord Dr Bruce	Galena IL
Bauer Al Estate	Galena IL	Hickman Harry	Galena IL	Friede Donald L	Galena IL
Peterson Peggy Margaret	Galena IL	Montgomery Samuel A	Galena IL	Stephanopoulos William	Galena IL
Baker Frank	Galena IL	Quick James D	Galena IL	Lass Brenda Rudolph	Galena IL
Petritis John Violet	Galena IL	Berg John E Vivian L	Galena IL	Wendling James	Galena IL
Riley Loren Jean	Galena IL	Latham Daniel Debra	Galena IL	Dittmar Ronald	Galena IL
Behnke Ralph Judith	Galena IL	Strong Scott	Galena IL	Coyle Pat	Galena IL
Kaiser David L Patricia	Galena IL	Hottenstein Richard	Galena IL	Garvey Shawn G	Galena IL
Kiely Patrick M Patricia	Galena IL	First Financial Savings	Galena IL	Tischer Roscuc	Galena IL
Guenther Gary Donna	Galena IL	Smith Robert W	Galena IL	Barrett Susan	Galena IL
Murphy Elizabeth William	Galena IL	Barrett Lucille	Galena IL	Smith Clifford Niki	Garden Plain IL
Harris Ronald G Clarene	Galena IL	Wasmund Mike	Galena IL	Stage Keith Jacqueline	Geneseo IL
Elton William C Riley	Galena IL	Bloom Barbara	Galena IL	Waters Lindsay E Catherine	Geneva IL
O'grady Timothy Kathryn	Galena IL	Bird Tom	Galena IL	Fish Esther Estate	Genoa IL
Gray George Sandra	Galena IL	Gornick Thomas	Galena IL	Koppo Kurt June	Glen Ellyn IL
Murray Matilda	Galena IL	Becten Theodore M	Galena IL	Rohlicek Ronald	Glen Ellyn IL
Tomaszewski Steve	Galena IL	Riddle Darla	Galena IL	Demling John	Glen Ellyn IL
Chlebicki Greg Sharon	Galena IL	Lisk Timothy	Galena IL	Shender Leon	Glencoe IL
Alvis J Robert Iii Cindy	Galena IL	Klenz Rodney	Galena IL	Smith Linus O Nancy	Glenview IL
Coleman David Sally	Galena IL	Yeisley Rebecca	Galena IL	Fahrenbach Dr Jerome J Mary	Glenview IL
Mc Clintock George Doug	Galena IL	Medo William O	Galena IL	Sandels Stephen C Marilyn	Glenview IL
Gerlich Dale E	Galena IL	Copeland Gary	Galena IL	Kelly Daniel G	Glenview IL
Harris Maureen	Galena IL	Escalera Charles L	Galena IL	Louder Wallace	Golden CO
Liebold Joseph E Elaine	Galena IL	Najacht Thomas	Galena IL	Guffey Jo	Grand Junction CO
Arundale Samuel H	Galena IL	Klaas Kenneth	Galena IL	Franzblau Bertram	Green Bay WI
Danuser Darlene L	Galena IL	Heins Sandy	Galena IL	Larey Harold	Greenbush WI
Winkens Thomas K	Galena IL	Simon Stacey	Galena IL	Semrow Nina Estate	Greenville SC
Wallis Greg	Galena IL	Hendriksen Howard	Galena IL	Rigdon V Bruce Mary	Grosse Pointe Park MI
Bauer Ronald J	Galena IL	Dirks Keith Cheryl	Galena IL	Morgan Sherman	Hampshire IL
Molitor Anthony D Elaine	Galena IL	Lellbach Edgar R	Galena IL		
Harris Otto	Galena IL	Hillard Joanne	Galena IL		
Capes John Joan	Galena IL	Engel Steven	Galena IL		
		Lee Sungho	Galena IL		