

JO-CARROLL

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



PRESIDENT'S REPORT

by Michael Hastings

Look up and look out to keep harvest season safe

As we head toward harvest season, we'll soon see combines in the fields and tractors with wagons busy carrying loads to grain elevators. While it is one of the most satisfying times of the year on the farm, for many farmers the harvest season is also a flurry of activity with long hours and little rest.

When the crops are ready to be harvested, farmers have only a window of time—between weather events, equipment breakdowns, and life events—to get the best quality crop out of the field. During this hectic time, we'd like to remind everyone to remember safety and take precautions working around power lines.

Before working in a field or around shops or grain bins, always take the time to note the location of power lines, so that you can make sure to remain a safe distance from them. Power lines can pose a major hazard for farmers.

To stay safe around overhead power lines, we encourage farmers and agriculture workers to:

- Always use a spotter when operating large machinery near lines.
- Use care when raising augers or the bed of grain trucks around power lines.
- Keep equipment at least 10 feet from lines—at all times, in all directions.
- Inspect the height of the farm equipment to determine clearance.
- Always remember to lower extensions to the lowest setting when moving loads.
- Never attempt to move a power line out of the way or raise it for clearance.

- If a power line is sagging or low, call the local utility immediately.

Inside this issue you'll find more information about grain bin safety. More information about safety on the farm also can be found at www.SafeElectricity.org or on our website at www.jocarroll.com

Harvest efficiency

Harvesting energy efficiency can offer rich rewards for farmers. Like homes and other businesses, ag producers of all types can lower their bills by reducing use and using energy as efficiently as possible.

Analyzing energy may reveal opportunities to save on energy and find ways to work smarter and save money by using more efficient equipment.

If you're a farmer or ag producer – or a small business – looking for help with energy efficiency, I encourage you to contact our energy advisor about an energy audit. For a limited time, a USDA grant allows Jo-Carroll Energy to be able to offer special, value-pricing on energy audits for small businesses and ag producers. More information is found in this issue and on our website.

Until next month, remember to look up and look out to keep harvest season safe.

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.

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Resume of Minutes

Regular Board Meeting • June 24, 2015

For your information

Your Board of Directors:

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Chris Stadel
Vice Chairman
District 4

Marcia Stanger
Secretary
District 3

Martin Werner
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District 1

Joseph Mattingley
District 2

Patricia Smith
District 5

Thomas Lundy
District 6

Russell Holesinger
District 8

Larry Carroll
District 9

Robert Kuhns
District 10

Ronald Hallendorff
District 10

Office Hours:

Monday-Friday

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 4:30 p.m.

Geneseo

1004 S. Chicago St.
7:30 a.m. to 1 p.m.
1:30 - 4 p.m.

Services and Billing Questions:

(800) 858-5522
www.jocarroll.com

For emergencies and outages call:
(800) 858-5522

The board met on Wednesday, June 24, 2015, at the Jo-Carroll Energy Headquarters. The following is a summary of the meeting activities. The Agenda and the Consent Agenda were approved.

Chairman's Report – Chairman Senn reported on the budget deficit that Illinois is facing. Senn also noted that the City of Chicago has moved away from purchasing power through an ARES and returned to ComEd.

Dairyland Report – Director Stadel reported on the Dairyland Annual Meeting.

AIEC Report – Director Senn reported on discussions at the AIEC about solar energy and its rapid growth.

APGA Report – Director Carroll provided an update on a report the EPA is set to release on whether fracking impacts the water supply. Early indications are that few fracking wells have been linked to groundwater contamination.

PPI Report – Director Hallendorff presented information from a recent orientation he attended about PPI's operations.

Monthly Committee Review

(a) Policy Report – Policy 140 Fraud – approved as is.

(b) Annual Meeting Committee Report – Director Stadel reported locations being considered for the 2016 Annual Meeting.

(c) Board Self Evaluation Committee Report – Director Stanger reported that the committee will continue to work on changes suggested at the meeting.

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 unaudited margins of approximately \$368,000 in May. Equity is at 23.4%. The Board accepted the May Financial Operating Report for filing by general consent.

b. Power Supply Report – CEO Hastings had no additional information to add to the Dairyland and PPI reports.

c. Rentech Report – CEO Hastings reported on activities associated with Rentech.

d. CFO Report – Vice President and Chief Financial Officer Heidenreich provided an update on the imaging conversion.

e. Sr. Vice President and Assistant General Manager Report – Sr. Vice President and Assistant General Manager Buros provided an update on the building project. He also updated the Board on recent storm outages. Outages were isolated, but took longer to restore, because 7 poles were destroyed by weather.

f. Culture of Excellence and Communications – Merri Sevey, Vice President of Human Resources provided an update on the current status of internships and open positions with the Cooperative.

g. Member Services – Jennifer Skien, Vice-President of Member Services, informed the Board that marketing materials will be sent out to Members regarding the recent USDA grant the Cooperative received for energy audits.

h. External Affairs Update – Chris Allendorff, Corporate Counsel, reported on legislative affairs

at the state and federal level, as well as the efforts of TCEDA. John Cox, Board Attorney, updated the board on the Campbell Center.

Board Issues

a. Review of Debt Management Plan and Cash Management Plan – CFO Heidenreich presented suggested changes to the Debt and Cash Management Plans, consistent with recommendations from the audit, which were approved.

b. Badger Power Annual Meeting – Attendees were noted. Everyone attending will serve as a delegate. Badger Delegate and Alternate were selected.

c. Region 5 & 6 – Directors were elected for the following positions: NRECA, CFC, RESCO, and Federated.

d. CFC Advisory Election – Delegate and alternate were chosen.

e. CFC Cooperative System Integrity Fund – Approved a contribution to the CFC Cooperative System Integrity Fund.

f. July Board Meeting Date – Approved moving the July meeting date to July 23, 2015.

g. Policy Committee Meeting Date – July 15, 2015 was chosen for the next policy committee meeting.

h. Broadband Rate – Approved the Broadband rate as presented.

i. Youth to Washington Report – Brianna Kampmeier of Mount Carroll reported on her trip to Washington, D.C. Joshua Ellinor, Elizabeth, was not present, but provided a video report. Both Kampmeier and Ellinor were sponsored by Jo-Carroll Energy.

Executive Session

Executive Session was held to discuss pending and possible litigation, other legal matters, and employment matters.

Consideration of Matters discussed in Executive Session – No Action.

Reports – Reports were heard on: Dairyland Annual Meeting, Culture Meeting, CFC Forum and PPI Annual Meeting.

Upcoming Meetings – Strategic Planning Meeting, NRECA Course 957.1 and AIEC Annual Meeting.

Adjournment – The meeting was adjourned at 11:57 A.M.

SPECIAL BOARD MEETING MINUTES

Jo-Carroll Energy special board meeting minutes summary
June 19, 2015

A special board meeting was held on Friday, June 19, 2015, at the Jo-Carroll Energy Headquarters. The following is a summary of the meeting activities.

Approval of Agenda – The meeting agenda was approved as presented.

Board Issues

Resolution for the Sale of Cooperative Property (Land) – Attorney Allendorff presented the board with a resolution confirming the sale of real property for the development of a Dollar General in Elizabeth. The resolution was approved.

Adjournment – The meeting was adjourned at 10:07 AM.



Share your voice in our 2015 member survey

As a member of Jo-Carroll Energy, you are provided with many opportunities to be part of the cooperative. You can attend the annual meeting, participate in our member advisory council or attend one of our member appreciation events.

Early this fall, you have another opportunity to let your voice be heard as a co-op member. Jo-Carroll Energy will be conducting a survey of residential members. The survey will be conducted by

Inside Information, a Missouri firm with experience in a wide variety of research methods and a strong history of working with cooperatives.

Co-op members will be randomly selected, and 400 completed surveys will be done for Jo-Carroll Energy. The survey will be completed using a two-stage telephone and online approach. Randomly selected households will receive a postcard asking members to complete a survey online and indicating that they may be contacted later for a

telephone interview. Calls will be conducted during weekday evenings and each call will last about 10 minutes.

Dennis Gatto
As a member of Jo-Carroll Energy, your voice is an important one. Your feedback about how we're doing and where we can improve is essential to our success. We greatly appreciate those who take the time to help us better plan for your co-op's future.

Jo-Carroll Energy in our communities

Jo-Carroll Energy employees have been busy this summer taking part in a variety of activities in our communities.



▲ Several Jo-Carroll Energy employees and their families took part in the annual Independence Day parade in Savanna on July 5.

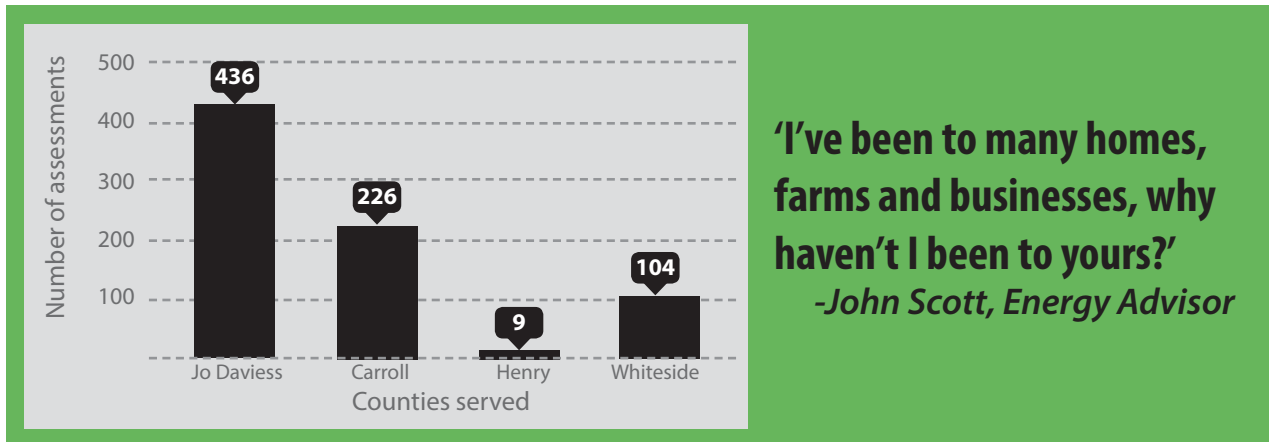


◀ Dan Marcure helped judge at the Jo Daviess County 4-H Fair along with other co-op employees.

IDENTIFYING energy solutions for your farm or business



Have you scheduled an energy audit?

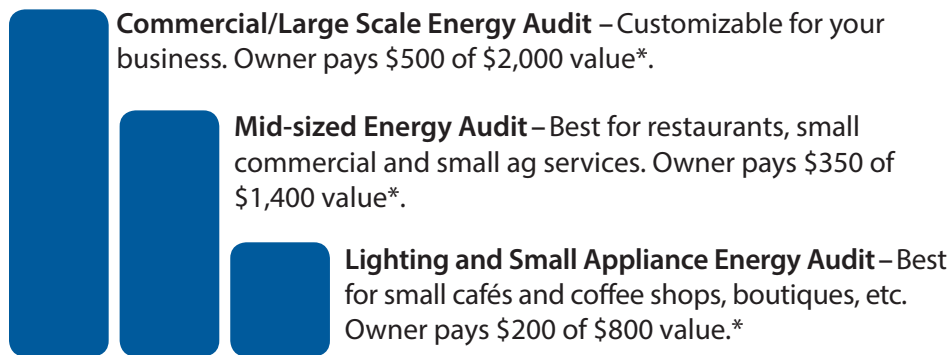


**'I've been to many homes,
farms and businesses, why
haven't I been to yours?'**
-John Scott, Energy Advisor

Let us be your
trusted energy partner.

John Scott, our energy advisor, can meet with you on your schedule and offer suggestions to help you make sound, energy efficient business decisions.

Choose the energy audit that's right for your business or farm:



Commercial/Large Scale Energy Audit – Customizable for your business. Owner pays \$500 of \$2,000 value*.

Mid-sized Energy Audit – Best for restaurants, small commercial and small ag services. Owner pays \$350 of \$1,400 value*.

Lighting and Small Appliance Energy Audit – Best for small cafés and coffee shops, boutiques, etc. Owner pays \$200 of \$800 value.*

Next steps:

Call Jo-Carroll Energy and ask for John Scott, The Energy Detective.

800-858-5522 ext.1339 jscott@jocarroll.com

Visit www.jocarroll.com for additional information.

*Special pricing at 25% of the audit cost made possible by a REAP grant through the USDA. Limited time offer.

Grain bins: harvesting safely

By Abby Berry

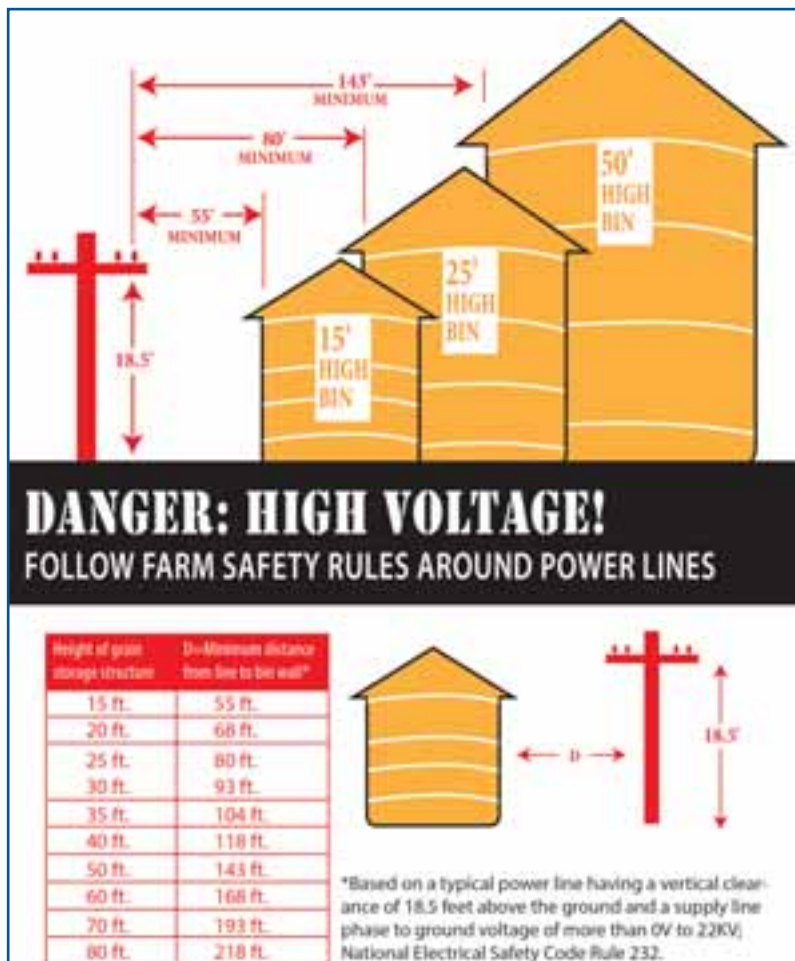
At Jo-Carroll Energy, safety is a top priority for all—our employees and our members.

Farmers work hard to get the job done, and sometimes it's easy to forget all the necessary steps to take when practicing safe operations. Safety regulations should always be considered when working around grain bins.

Whether you're purchasing new grain bins or remodeling areas that contain existing ones, proximity to overhead power lines must be a considered factor.

The National Electrical Safety Code requires an 18-foot minimum vertical clearance from the highest point of the filling port of the grain bin to nearby high-voltage wires and a 55-foot minimum distance from the power line to the grain bin wall. See the chart at right for further guidelines. Changes to landscaping and drainage work can affect clearance heights of power lines, so remember to check these measurements regularly.

For more information on safety around electricity and natural gas, please visit www.jocarroll.com.



Grain drying rate

Jo-Carroll Energy offers grain drying rate

If your farm utilizes a grain drying system, you can take advantage of Jo-Carroll Energy's rate for a dedicated grain drying electric service.

This rate is designed for those ag producers who have a separate service for large grain dryers that may currently be on the cooperative's large general service rate. The rate is available to all members with a dedicated grain drying service.

The service for which a member requests the rate must meet the following requirements:

- The service is dedicated to grain drying only.
- There is no temporary or permanent residence connected to the service.
- While additional structures such as barns or

shop may be connected to the service, they may not exceed 10 percent of the overall energy consumption for the service.

The cooperative reserves the right to inspect the service to determine that all requirements are met, and the member agrees to promptly inform Jo-Carroll Energy if the service no longer meets the requirements.

Jo-Carroll Energy also provides some other special rates including an electric heat rate and a seasonal single phase rate. For more information about the cooperative's rates, visit the website at www.jocarroll.com or contact the co-op at 800-858-5522.



Pegasus Fine Gifts, Geneseo

Stepping inside Pegasus Fine Gifts, you'll find unique gifts for every occasion. Games, kitchen supplies, homemade fudge, coffee, children's books and toys and Isabel Bloom figurines fill the shelves.

Katie Andrios is the President of GWK Enterprises, Inc., the parent company of both Pegasus Fine Gifts and Four Seasons, two staple storefronts of downtown Geneseo. Andrios began her career as a certified public accountant, and chose to use her skill in finance with the family business after falling in love with Geneseo's vibrant downtown.

Andrios' mother, Linda Kutsunis, opened Pegasus Fine Gifts 23 years ago. Although she no longer works full-time, she continues to help find new products for the store.

Andrios and her mother often pore over the vendors at gift shows hoping to find fun and different

products for the store. According to her daughter, "She's a good picker."

George Kutsunis, Andrios' father, was born and raised in Geneseo. Fifty-three years ago, before his wife opened Pegasus Fine Gifts, he started Merry-Go-Round, a children's store downtown. The business soon evolved into Four Seasons, a women's apparel boutique that has grown to 10 locations in the greater Quad Cities area. The patriarch of this family remains a key player in making decisions for the business and loves visiting each of the stores.

You will see familiar faces at both Four Seasons and Pegasus Fine Gifts in Geneseo. Penny Nanni has been making fudge at Pegasus Fine Gifts since the doors opened in 1992. Several other employees have built careers at these downtown, family-owned retailers.

Pegasus Fine Gifts is a special place to Andrios and unique to the Geneseo community.

"I want every customer to know it matters to shop local. ...It makes a difference for the whole community," Andrios said. "People go to Geneseo because there are many stores downtown. The more we have, the better off we are as a community," she said.

Jo-Carroll Energy members receive 10 percent off their purchases (excluding Isabel Bloom) at Pegasus Fine Gifts with their Co-op Connections card. Pegasus Fine Gifts is located at 117 S. State Street in Geneseo and can be reached by telephone at 309-944-2359.

First Call Technician and so much more

Volunteer, former Mayor of Elizabeth and current First Call Technician at Jo-Carroll Energy, Helen Kilgore spends a large majority of her time serving others.



Helen was instrumental in the startup of First Call Medical Monitoring—a service of Jo-Carroll Energy—introduced to members in 1993 as an affordable and simple service meant to give individuals and families independence regardless of their medical limitations.

First Call is dear to Helen's heart. Take a few minutes to get to know her and you will learn a lot about the service as well.

Q. How long have you been working for Jo-Carroll Energy?

A. I started working for Jo-Carroll Energy in 1983 and have been involved with First Call since 1993. I worked with [First Call] in the beginning by myself until we got the program going. [Once we did] we hired other people to come in and do the job and I went back to doing

what I normally did. Today I am a First Call Technician.

Q. What do you love about your job?

A. I love the people, number one. The second thing, [First Call] is helping people, it is keeping them in their homes longer. It is

making families feel good because they have got this. It's keeping those people independent and it's letting the parents be independent and it takes a big burden off of the family.

Q. Who can benefit from First Call?

A. It would benefit anybody—no matter their age. You do not need to be a member of Jo-Carroll Energy to have a First Call phone.

Q. What do you install in a First Call subscriber's home?

A. What we are actually putting in is nothing more than a telephone. It is a telephone they can use. It has big numbers on it. We can turn the sound up on the phone—the sound that's coming in if they are a little hard of hearing and the sound that's going

out if they've got a weak voice.

[After we install the phone] we test the phone at least one time if not more. And before we leave that house and we have tested the phone, people can't believe what it will really do.

Q. What do you want people to know about First Call?

A. We are locally owned. We are here. There is somebody to serve you 24 hours a day. We work seven days a week if you've got any problem. We are people that are here and we aren't people a long ways from here. We're just family. Anybody that has First Call is family. I love this job.

First Call Medical Monitoring is a service of Jo-Carroll Energy proudly serving Jo Daviess, Carroll, Whiteside and portions of Henry and Stephenson counties including Freeport, Illinois; Dubuque County, Iowa; Southern Lafayette, Green and Grant counties including Platteville, Wisconsin. For just \$26 a month, plus a \$10 installation fee, First Call Medical Monitoring can give you peace of mind with the touch of a button. Call 800-858-5522 to speak with one of our member service representatives for more information.

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We provide solutions.
Whether for your home, homework, home office or business, our service goes far beyond basic. We open opportunities. Contact us to learn what your cooperative can do for you.

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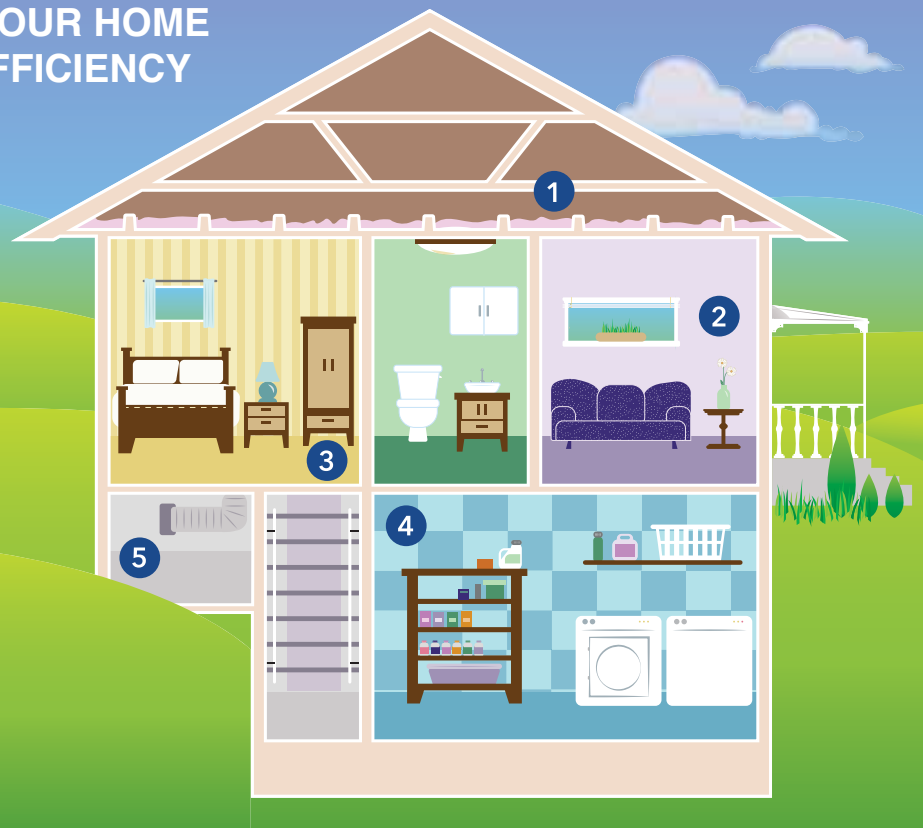
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INSULATING YOUR HOME TO LOCK IN EFFICIENCY AND SAVINGS

Adding insulation in the areas shown here may be the best way to improve your home's energy efficiency. Insulate either the attic floor or under the roof. Check with a licensed contractor about crawl space or basement insulation.

- 1 Attic
- 2 Walls
- 3 Floors
- 4 Basement
- 5 Crawlspace

Source: Dept. of Energy



Shield your home from energy loss with adequate insulation

Walls. Floors. Ceilings. Attic. These are some of the prime areas of a home that need insulation in order for you to maximize energy efficiency.

According to the Department of Energy (DOE), adding insulation to your home is a sound investment that is likely to quickly pay for itself in reduced utility bills. In fact, DOE estimates that you can reduce your heating and cooling needs up to 30 percent by properly insulating and weatherizing your home.

If your home is more than 20 years old and was not specifically constructed for energy efficiency, additional insulation can likely reduce your energy bills and increase the comfort level of your home. The actual amount of savings for each home depends upon several factors—the current level of

insulation, your climate, efficiency of your heating/cooling system and your utility rates. On average, older homes have less insulation than homes built today, but even adding insulation to a newer home can pay for itself within a few years.

So, where do you start?

You first need to determine how much insulation you already have in your home and where it is located. If you need assistance, Jo-Carroll Energy conducts energy efficiency assessments or audits for the home. For those with the DIY spirit, you can conduct an insulation audit yourself. Here is what you should be looking for:

- Where your home is, isn't, and/or should be insulated
- The type of insulation in your home

- The R-value and the thickness or depth (inches) of the insulation

A prime area that is chronically under-insulated is the attic. Whether you live in a cool or warm climate, attic insulation is essential to help keep warm air inside in the winter and prevent hot attic air from heating your living spaces in the summer. If you have R-19 or less insulation in your attic, consider bringing it up to R-38 in moderate climates and R-49 in cold climates. For flooring in cold climates, if you have R-11 or less insulation, consider bringing it up to R-25.