

# JO-CARROLL

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



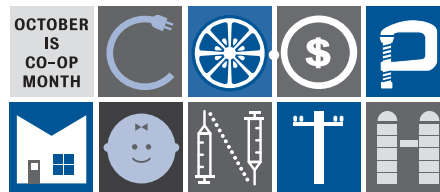
## PRESIDENT'S REPORT

by Michael Hastings

# The power of co-op membership

*Co-op membership offers value far beyond affordable, reliable service*

October marks National Cooperative Month when we take time to celebrate co-ops and talk about the qualities that make the business model unique.



Cooperatives are partners in their communities. As a cooperative, we have a special responsibility to support the areas in which

our members live and work. From providing sponsorship for local events and organizations to supporting new jobs and industry through our economic development efforts, we stand as a driving force in our community.

What really sets us apart? You.

This is your cooperative. It belongs to the members we serve. It is democratically controlled by the members. You have a say in how the co-op is governed. We want you to feel confident that we're working with you to make decisions that are in your best interest and in the best interest of your cooperative and community.

Electric cooperatives were formed because rural communities were struggling for lack of investment. Neighbors banded together and lit up the countryside when no one else would. Since those very first days when Jo-Carroll Energy was formed, we have been committed to improving the quality of life in the communities we serve.

Across the nation, co-ops continue to play a critical role in economic development, charitable giving, education programs, volunteerism and more. That's what we celebrate each October.

That's the power of co-op membership.

Offering our members real value—and working together to improve the quality of life in the communities we serve—is how we set ourselves apart. We have an obligation to deliver safe, affordable, and reliable service to our members every day. Because cooperatives are special, we take that a step further.

We believe we have a responsibility to support our members, enrich schools and enhance our communities. We strive to do much more, to find ways of providing real value to you and the communities we serve.

In some ways it's basic, like connecting with a real, local person when you call our office. It could be finding a copy of Illinois Country Living in your mailbox every month, which keeps you informed about co-op business and goings-on. Or it's getting the lights back on more quickly after a major storm, thanks to mutual-aid agreements that bring line crews in from other co-ops to help us restore power.

Then there are the savings you get by using your Co-op Connections® card for discounts at local businesses and national retailers ... another tangible benefit of being a Jo-Carroll Energy member.

## 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.

## 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

## For your information

### Your Board of Directors:

**David Senn**  
*Chairman*  
District 7

**Chris Stadel**  
*Vice Chairman*  
District 4

**Marcia Stanger**  
*Secretary*  
District 3

**Martin Werner**  
*Treasurer*  
District 1

**Joseph Mattingley**  
District 2

**Patricia Smith**  
District 5

**Thomas Lundy**  
District 6

**Russell Holesinger**  
District 8

**Larry Carroll**  
District 9

**Thomas Zwica**  
District 10

**Douglas Darby**  
District 10

**Ronald Hallendorff**  
District 10

### Office Hours:

**Elizabeth**  
793 U.S. Route 20 West  
8 a.m. to 5 p.m.

**Savanna**  
103 Chicago Ave.  
8 a.m. to 1 p.m.  
1:30 to 4 p.m.

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

### Services and Billing Questions:

(800) 858-5522  
www.jocarroll.com

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

# Resume of Minutes

## Regular Board Meeting • July 24, 2013

The board met at the Cooperative headquarters in Elizabeth on Wednesday, July 24, 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 about the challenges that the energy industry is facing. Chairman Senn also commented on how the dialog coming from groups like the Sierra Club is out of touch with rural America. What is good for some portions of the country is not necessarily better for cooperative members, who are predominantly residents of rural areas and Jo-Carroll Energy has the potential to be a leader among distribution cooperatives, going forward.

**Dairyland Report** – Director Stadel stated that Dairyland has reached a new peak of 1,063 MW. Also, Dairyland has changed the rules regarding its Executive Committee. Only Class A members will now be allowed to serve on the Executive Committee.

**AIEC Report** – Chairman Senn reported that he will be serving as the Illinois representative for the Resolutions Committee at the regional meeting for the NRECA and discussed the disagreement among Illinois cooperatives about the language of the proposed AIEC resolutions, which was eventually worked out.

**APGA Report** – Director Carroll informed the board that he would be attending APGA Annual Meeting, and the AIEC Annual Meeting.

**PPI Report** – President and CEO Hastings reported that there was no PPI meeting last month, but that there have been conference calls between directors regarding ownership of transmission, as well as the purchase of peaking units.

### Monthly Committee Review

**Policy** – Board Policy 121: Safety and Job Training, was referred back to the Policy Committee for further clarification. No vote was taken.

**Annual Meeting Planning Committee Report** – The date of April 5, 2014 was selected for the annual meeting and the location will be the Chadwick Junior High School, because it offered everything needed to accommodate members and serve food, as well as being closer for our members in the southern portions of our service area.

**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 \$93,000 for June, which was lower than budgeted, due to higher power costs. The year to date margins are approximately \$2.3 million, versus \$600,000 budgeted. The cooperative's assets are worth approximately \$113 million and there is roughly \$4.5 million in ongoing construction projects.

**b. Power Supply Report** – Hastings reported on Jo-Carroll Energy's ongoing talks with Dairyland Power to acquire the rights to the Enpower trademark. The cooperative will also need to be considering issuing an RFP for a new electric provider, because the contract with Alliant/IPL will be ending in 2018.

**c. Farmers Mutual Report** – General Counsel Cox reported that the cooperative recently received a request from a member in the former Farmers Mutual territory to switch service to the City of Geneseo, which was resolved amicably.

**d. CFO Report** – CFO Heidenreich stated letters have gone out to former Farmers Mutual members to verify their address, in order to receive payment for the capital credits that were allocated for 1957-1978, which have been retired, for a total of \$400,000. Also, the Galena State Bank has made an unsolicited offer of an unsecured credit line to Jo-Carroll Energy.

**e. COO Report** – COO Buros updated the board on the strategic planning process and stated that we are about 2-3 months from having a "balanced scorecard" for evaluating the cooperative's progress in identified areas. Also, the cooperative recently filled two positions in the operations department.

**f. Culture of Excellence and Communications** – Vice-President of Human Resources Sevey reported to the board that with the departure of employee Heidi Hall, Heidi's duties have been distributed among several employees.

**g. Member Services** – Vice-President of Member Services Skien reported natural gas members will be receiving notice of a rate increase, which was previously approved, to offset the many infrastructure improvements to the cooperative's natural gas system, in order to identify to members where their money is going. Also, the Natural Gas Exploratory Committee was dissolved and a new group has been formed, with goals that are in line with suggestions and directions from the board on the future of the natural gas portion of the cooperative's services.

**h. External Affairs Update** – General Counsel Cox reported to the board on federal and Illinois legislative issues. TCEDA is continuing to reach out to businesses to spur economic development in the area and have started a weekly newsletter (TCEDA Tracking) that keeps members updated on its activities and provides useful news and information. Cox is working with Russ Simpson on the future of the Business Resource Center, after the grant funding expires.

### Board Issues

**a. Rate Discussion** – CFO Heidenreich detailed the effects of different rate relief scenarios, taking into account the cooperative's margins to date. Following her presentation, the board voted to provide rate relief of .0075 cents per kWh on the PCA charge for electric members for the remainder of the year, subject to monthly review.

**b. New Resolution Regarding 21st Century Committee Report** – CEO Hastings briefed the board on a resolution that Jo-Carroll Energy will present at the NRECA Region

(Continued on page 16f)

# Member Appreciation Days set for October

## Five locations for your convenience

You're invited to join us for the 2013 Member Appreciation Days in October as we celebrate the Power of Co-op Membership!

We've planned five special events during October Co-op Month as our way to thank you for the opportunity of serving you throughout the year. Jo-Carroll Energy and our Sand Prairie Wireless Internet service will host open houses from 10 a.m. to 2 p.m. at several locations in our service territory.

Plan to have lunch on us as we'll be serving a light lunch of grilled hot dogs along with chips and lemonade or water. You can play a game to win a bill credit or gift, and everyone will receive a gift.

Bring the kids along so they can have their photo taken with CFL Charlie or as our natural gas mascot, Penelope the Skunk.

### Join us in October!

- Oct. 9** Savanna office, 103 Chicago Ave.
- Oct. 10** Albany Village Park, Route 84 and Albany Road
- Oct. 15** East Dubuque Library, 122 Wisconsin Ave.
- Oct. 17** Geneseo office, 1004 S. Chicago St.
- Oct. 18** Elizabeth headquarters, 793 U.S. Route 20 West

We hope you'll join us as we celebrate the Power of Co-op Membership!



## Celebrating 35 years

Rick Tippett, foreman line-worker, celebrated his 35-year anniversary with Jo-Carroll Energy in September. Tippett was recognized as the co-op's August employee meeting by Michael Hastings, president and CEO. Also announced was Tippett's retirement from the cooperative.

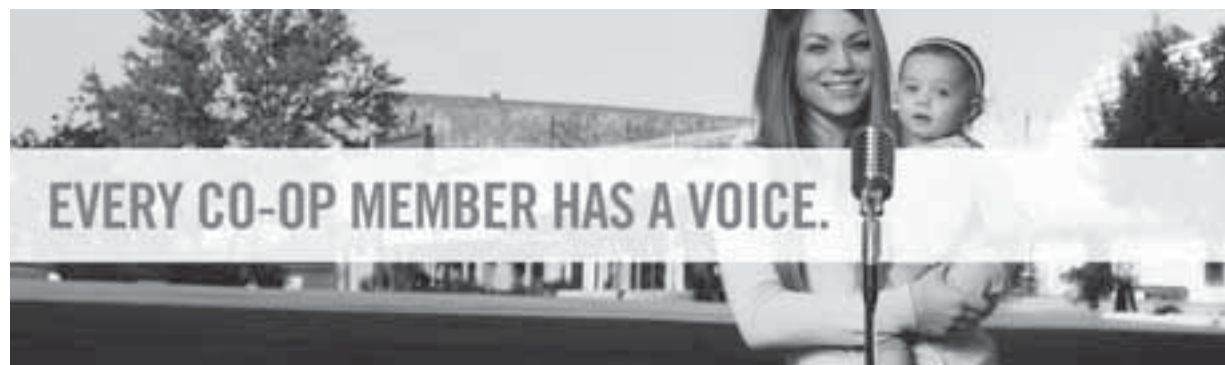
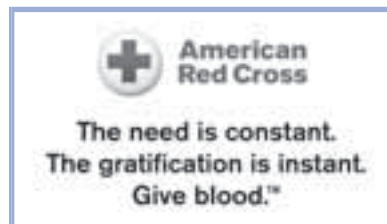
# Co-op sponsored blood drive

Jo-Carroll Energy will sponsor an American Red Cross Blood Drive on Friday, Oct. 18 at cooperative headquarters in Elizabeth.

The blood drive coincides with the Member Appreciation Day in

Elizabeth. Hours are from 10 a.m.-3 p.m.

For an appointment, call 800-733-2767 or visit [redcrossblood.org](http://redcrossblood.org). Community members are welcome.



## Jo-Carroll Energy

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

# Nominations sought for three seats

*Petitions now available for 2014 elections*

Nomination petitions are now available for the 2014 Jo-Carroll Energy Board of Director elections.

Three positions on the board will be filled during the 2014 election. Districts included are: District 3, now represented by Marcia Stanger of Apple River; District 6, now represented by Thomas Lundy of Savanna; and District 9, now represented by Larry Carroll of Thomson.

Any Jo-Carroll Energy member residing in the district of a director whose term is expiring, including the incumbent director, may petition for nomination as director. Members interested in being elected to the board of directors

may pick up a nomination petition at one of Jo-Carroll Energy's offices or download a petition from the cooperative's website at [www.jocarroll.com](http://www.jocarroll.com)

The petition must be signed by at least 25 Jo-Carroll Energy members residing in the district for which a director is to be elected. Petitions must be filed at Jo-Carroll Energy's headquarters no earlier than Nov. 6, 2013 and no later than Feb. 4, 2014.

In order to qualify to have their names placed on the ballot, all nominees must participate in an orientation process provided by the attorney for the cooperative assuring that all nominees

fully understand the expectations and responsibilities of directors, including but not limited to: time demands, educational expectations and fiduciary duties.

All eligible candidates will be announced in the Annual Meeting Book, on the cooperative's website and in the cooperative's newsletter, Hi-Lines (found inside Illinois Country Living magazine).

Complete details on director qualifications and the nomination procedure can be found in Jo-Carroll Energy's bylaws. The bylaws are posted on our website at [www.jocarroll.com](http://www.jocarroll.com). Those without Internet access may request a copy by calling (800) 858-5522.

# Kids Page

## 2013 Coloring Contest Winners

Two area students were winners in Jo-Carroll Energy's summer coloring contest. This year's coloring page was a wanted poster for "Incandescent Ivan" and his infiltrators. Each winner received a complete set of school supplies for the fall. Jo-Carroll Energy partners with area libraries within the service territory to promote the coloring contest. In appreciation, the cooperative donated five energy-related children's books to the libraries in the winners' hometowns. Each book is labeled with the winner's name inside the front cover.

### The two winners are:



*Kylee Bourrette, Age 10 of Elizabeth, pictured with Deborah Wunch, Director of the Elizabeth Township Library*



*Brooke Dittmar, Age 6 of Galena, pictured with Rachel O'Neil, Children's Librarian of the Galena Public Library*

# The cooperative principles guide co-ops to be stewards of their communities

Every October since 1930, not-for-profit cooperatives of all kinds have recognized National Cooperative Month as a way to educate the public about how co-ops work and to appreciate their many members.

This year, Jo-Carroll Energy highlights the principles that guide all co-ops to do business in a better way every single day. Here are real-life examples of how the principles affect your cooperative.

## No. 1: Voluntary and Open Membership/No. 2: Democratic Member Control

Co-ops are open to anyone who is able to use its services, which means any person who moves onto Jo-Carroll Energy lines is allowed membership. Annual meetings serve as a way for members to get to know the people who run their co-op, and it's where members are updated on business matters. Every year in April, Jo-Carroll Energy convenes for its annual membership meeting.

Democratic member control means members vote for a director who represents them on a board, which governs the cooperative. Annual meetings also serve as the forum for considering bylaw amendments. You'll find more information about our board nominations on Page 16d.

## No. 3: Members' Economic Participation

Because electric cooperatives are owned by its members, they do not create profits for distant shareholders. Any excess revenue—called “margins”—is allocated back to the membership in the form of capital credits, or patronage capital. Capital credits are “retired” and then paid back to members each year based on their purchases from the cooperative. Margins are used by the co-op as working capital for a period of time, then paid back to individual members.

Allocating and retiring excess



*Jo-Carroll Energy's Member Advisory Council is another way members can be involved in their co-op. Pictured above, members hear about legislative issues and A.C.R.E. from Don Wood, Senior VP of Government Relations, Association of Illinois Electric Cooperatives (AIEC), at a recent meeting*

revenue to members helps distinguish cooperatives. Co-ops support their communities by putting money back into the local economy—and into the pockets of those we serve. It makes our business model special.

## No. 4: Autonomy and Independence

Electric cooperatives form a vast network across America. They're found in 47 states, and cooperative-owned electric lines cover 42 percent of the nation's land mass. But what's unique is that each cooperative is an autonomous, independent business.

We work with our co-op neighbors, but Jo-Carroll Energy members are the sole governors of our local co-op. Our member-elected board of directors approves policies and resolutions that inform the way we do business.

## No. 5: Education, Training, and Information

Cooperatives have a charge to keep their members informed—not just about cooperative business, but also about topics like energy efficiency, safety, and community contribution. For example, Illinois Country Living is one way Jo-Carroll Energy keeps its members up on relevant news.

You can also stay informed via

our website and Facebook page.

## No. 6: Cooperation Among Cooperatives

Even though co-ops are independent entities, they still rely on one another to share resources, information, and, in some cases, manpower. Electric co-ops have long relied on one another to get power restored more quickly after severe weather emergencies. Called “mutual-aid agreements,” it works just as it sounds: When Jo-Carroll Energy needs extra hands after a storm, co-ops from neighboring towns and states help out. And when neighboring co-ops need help, we often send crews to them.

## No. 7: Concern for Community

Possibly the most visible of all the cooperative principles, the last is what drives electric co-ops to be good stewards of the communities they serve.

Jo-Carroll Energy undertakes a variety of projects, from food drives to safety school presentations and scholarships.

While Jo-Carroll Energy's first priority is delivering safe, affordable, reliable service to those we serve, we also feel strongly about supporting and contributing to the development of our communities.

# Stebbins Appliance, Savanna

“From your first step in the door, we take care of you.” These are the words of Lisa Tautz, Manager and Co-Owner of Stebbins Appliance in Savanna, IL. Since its main street beginnings, Stebbins appliance has been locally owned and family operated.

Larry Stebbins, Tautz’s father, started the business with his wife Mary in 1983 doing exactly what they are doing today, selling and repairing major household appliances. The business has moved three times within Savanna and is currently located on Route 84 south of Savanna.

The business grew in 1997 when it became a US Cellular Authorized Agent. A large selection of phones and accessories are available for retail. “We also have short lines and friendly, local customer service,” stated Mary.

The Stebbinses have seen a lot of change in the appliance industry over 30 years.

“Nobody used to care about energy efficiency, but in the last 10 years that has changed,” stated Larry. Whirlpool, Maytag, Amana and KitchenAid appliances line the Savanna showroom sporting their ENERGY STAR labels.

Red, white and blue not only adorn the showroom walls; these colors represent one of the core values of Stebbins Appliance and the Stebbins family: Buying locally.

“We are an independent dealer; therefore, we can choose to sell from whomever we want, and we choose brands whose parts are manufactured and assembled in the United States,” said Tautz. Stebbins Appliance has seven staff employed and returns sales tax to the community.

As a member of “Nationwide East Marketing Group”—the largest buying group in the United States—Stebbins Appliance is able to price their products like a big box



store, with the customer service of a hometown retailer.

“We have turned down customers before who are out of the local area.” Tautz encourages readers, “Wherever your local appliance store is, support them.” Stebbins Appliance will gladly refer customers to another retailer closer to their home. It is all about keeping their business family owned and still the best option for the customer.

Tautz, who grew up in the store, recently took ownership of the

business by continuing the family’s trusted reputation. “We are always looking to new avenues to enhance the community”, stated Tautz. “And, Mom and Dad will always be a part of the business, because people want to see their faces.”

*Save 10% off all in-stock cell phone accessories and appliance parts with your Co-op Connections® Card. Call 815-273-4717 or visit Stebbins Appliance at 1020 Viaduct Rd. Find them online at [stebbinsappliance.com](http://stebbinsappliance.com) or on Facebook.*

## Board Meeting Minutes *(Continued from page 16b)*

V Meeting which expresses support of the NRECA’s 21st Century Committee Report.

- c. **CFC Key Ratio Trend Analysis (KRTA) - 2012** – CFO Heidenreich presented the board with CFC’s KRTA for Jo-Carroll Energy for 2012. The cooperative was at or near the average, compared to cooperatives in Illinois and the nation, in most of the categories identified by CFC.
- d. **Off-Site Meeting** – The board approved by general consent to hold the next off-site meeting in the morning.
- e. **Schedule Policy Committee Meeting** – A meeting date was selected.
- f. **Youth to Washington** – Jo-Carroll

Energy members Kelley Koester and Tom Watson made a presentation to the board about their recent trip to Washington D.C., as Jo-Carroll Energy’s delegation for the NRECA’s Youth to Washington trip. They shared their most memorable experiences and how it instilled a greater sense of patriotism within them. They also expressed their gratitude to the board for giving them the opportunity to attend.

- g. **Reports/Meetings**–The Board heard reports on several matters and reviewed scheduled meetings

**Adjournment** – The meeting was adjourned by consensus at 11:36 A.M.

## Jo-Carroll Energy Board of Directors plans open meeting

The Jo-Carroll Energy Board of Directors will hold an open meeting on Wednesday, Oct. 23 at 9 a.m. in the conference room at Agri-King, Inc. in Fulton.

“Keeping members informed is one of our most important responsibilities,” said Michael Hastings, Jo-Carroll Energy president and CEO. “Our board of directors recently decided to give members the opportunity to see the board in action. The October open meeting

offers a means of clear, transparent communication with our members.”

The meeting is the regular October monthly meeting of the board of directors. Members present may speak only during the “Member Comment” period or if requested by the chair. The member comment period will be limited to a total of 30 minutes; each member may speak for a period of time not to exceed three minutes. Members are encouraged to speak on issues

raised by the agenda, however they are free to comment on any subject.

Dates and locations of future open meetings will be posted on the cooperative’s website at [www.jocarroll.com](http://www.jocarroll.com)

Jo-Carroll Energy members also are encouraged to be active in their cooperative by attending the annual meeting, voting in director elections and visiting with cooperative staff and directors at open houses and meeting held throughout the cooperative’s service territory.

## Home heating energy assistance available

Three agencies have funding available through the Low Income Home Energy Assistance Program (LIHEAP) to assist low-income residents with their winter heating costs.

LIHEAP is a state and federally funded energy assistance program for low-income families, in which heating bill payments are made on behalf of households.

Northwestern Illinois Community Action Agency (NICAA) has funding available for the residents of Jo Daviess County. the Tri-County Opportunities Council can assist residents of Carroll and Whiteside counties while Project Now serves residents of Henry County.

Seniors over 60 and people with disabilities were able to begin applying for winter heating assistance through LIHEAP in September. Anyone who has been disconnected, meets the prior qualifications or households with children under the age of five can

apply beginning Oct. 1. Individuals not eligible for priority enrollment can apply beginning Nov. 1.

Residents are served on a first-come, first-served basis until funding is exhausted.

When applying for assistance, the following documentation is required:

- Proof of gross income from all household members for the 30-day period prior to the application date.
- A copy of current heat and electric bills issued. Top portion must be attached.
- A copy of a current rental agreement (if renting) showing that utilities are included, the monthly rental amount and landlord contact information.
- Proof of Social Security numbers for all household members.
- Social Security cards for all members of the household.
- Current Medical card/Link card
- Photo ID

A single-person household can qualify with a monthly income of up to \$1,396; a two-person household up to \$1,839; and a family of three can earn up to \$2,386. Income requirements increase by \$495 for each additional person.

Benefits are paid directly to utilities on behalf of eligible households. The exception is households whose heating costs are included in their rent.

If you reside in Jo Daviess County, call for an appointment: NICAA, Freeport office, (815) 232-3141 or (800) 883-1111, 8 a.m. to 3:30 p.m., Monday through Friday.

If you reside in Carroll or Whiteside counties, call for an appointment: Tri-County, Rock Falls office, (815) 625-1172 or (800) 323-5434, 8 a.m. to 4:30 p.m., Monday through Friday.

If you reside in Henry County, call Project Now in Kewanee at 1-309-852-4565, 8 a.m. to 5 p.m., Monday through Friday.

## Galena Rotary sets Roundtable for Oct. 17

“Prepare for Impact” is the theme of the 26th annual Community Roundtable sponsored by the Galena Rotary Club, in cooperation with Galena Gazette Publications, to be held Thursday, Oct. 17 at the Ramada in Galena.

This year’s theme focuses on the State of Illinois budget/deficit’s impact on Jo Daviess County.

The event is now a half-day event from 1-5 p.m. Cost for the event is \$20 if you pre-register or \$25 at the door. A social hour (cash bar)

is being planned following the event. Pre-registration forms are available at most Jo Daviess county banks and the Galena Gazette. Pre-registration forms will also be available on the GalenaRotarywebsite: [www.galenarotary.org](http://www.galenarotary.org).

# CAPITAL CREDITS LIST

Jo-Carroll Energy is 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](mailto:info@jocarroll.com). You may search a complete list on our website at [www.jocarroll.com](http://www.jocarroll.com).

STIENSTRA GEORGE W EVELYN	HAZEL GREEN WI	FREIBURGER ED	LA MOTTE IA	GIBSON EUGENE	MARSEILLES IL
HARTMAN THOMAS P	HAZEL GREEN WI	GERHARD MARVIN E JR	LA MOTTE IA	NEUHAUS THOMAS	MARSHALLTOWN IA
LAREY DONALD A	HAZEL GREEN WI	GERVASE JOHN O JUNE	LAGRANGE PARK IL	ROBERTSON ROBERT S	MATTESON IL
RISTAU SHARON R	HAZEL GREEN WI	BERG ERVIN W	LAKE CITY IA	CHAMBERLAIN LYDIA	MAYWOOD IL
LANGMEIER FRANCIS	HAZEL GREEN WI	MAXEY WILLIAM W	LAKE FOREST IL	RANDECKER LARRY	MCALISTER OK
POLFER LISA	HAZEL GREEN WI	WALLER ROBERT	LAKE FOREST IL	LAMM FRED J	MCCONNELL IL
ROBERTS HARLAN	HAZEL GREEN WI	NIX JAMES R JR	LAKE IN THE HILLS IL	HARTWICK TERRY	MCKINNEY TX
WILLS RICK	HAZEL GREEN WI	MILLER DEAN A	LANARK IL	MORRIS FRED	MENDOTA IL
DON PAYTON ASSOCIATES LTD	HENDERSON NV	MILLER ROGER	LANARK IL	HEINEY DOROTHY	MERIDIAN TX
LOCKWOOD WILLIAM F ELEANOR	HERLONG CA	CROWE DONNA	LANARK IL	GRAHAM ROBERT MILDRED A	MESA AZ
LEVINE SOL C	HIGHLAND PARK IL	HOUGHTON CRAIG	LANARK IL	MONTAG THOMAS	MESA AZ
SAINSBURY MICHEAL E	HILLSIDE IL	STOLL STEVE	LANARK IL	MELAND FERN R	MESA AZ
BERGMAN CORP J D	HINSDALE IL	OLSON F WILLIAM LINDA	LANCASTER WI	BLAKE KEVIN	MIDDLEBORO MA
GAVIRIA MOISES	HINSDALE IL	TELLER JOSEPH CHRYS	LAWRENCE KS	MILLER IDA TRUST	MILLEDGEVILLE IL
SPEDMAN KIMBALL	HINSDALE IL	DUNCAN CHARLES L HATTIE G	LE MARS IA	MAXWELL LAWRENCE E	MILLEDGEVILLE IL
STARRINE DENNIS R DONNA	HITCHCOCK TX	SPRINT	LEESBURG FL	DUBLO CLAUDE E	MILLEDGEVILLE IL
GROCHOWSKI PATRICIA	HOFFMAN ESTATES IL	JOHNSON GRACE E	LENA IL	FERRANTE DAVE	MILPITAS CA
BISCUPSKI KEN	HOFFMAN ESTATES IL	HASWELL EDGAR T	LENA IL	DAHLTORP BRUCE L SALLY	MILWAUKEE WI
ILLINOIS CENTRAL GULF RR	HOMEWOOD IL	REED TERRY L STACY	LENA IL	M G I C	MILWAUKEE WI
SCHMIDT ERICK A MARGARET	HOMEWOOD IL	QUINN LINDA K	LEXA AR	GRISWOLD IRENE	MILWAUKEE WI
HOOK MARION LORRAINE	HOOKS TX	HUDDLESTON WARREN RUTH M	LIBERTYVILLE IL	HILBY EARL J	MINERAL POINT WI
DORLAQUE JOSEPH LOIS	HOUSTON TX	STAUB JOHN T	LINCOLNSHIRE IL	DAUPHIN REE	MINNEAPOLIS MN
O'BRIEN STANLEY	HUDSONVILLE MI	ZAWILA WAYNE F	LISLE IL	KLIMZAK JOSEPH	MISSION VIEJO CA
VAUGHN JOSEPH GLORIA	HUNTLEY IL	NAUGLE DAVID D	LITTLE ROCK AR	DEGRAVER THOMAS P PEGGY A	MOLINE IL
TOLAND GREGG T ELIZABETH	INDIAN TRAIL NC	BECK HAROLD	LITTLEPORT IA	WILLIS DAVID M BETSY C	MOLINE IL
HARROLD JAMES R PATRICIA	INDIANAPOLIS IN	GOODALE WILLIAM JR	LOCKPORT IL	GARMAN BROOK	MOLINE IL
HERDRICK RICHARD T	INVERNESS IL	JAKOVEC IRENE B	LOMBARD IL	MYERS MARGE	MOLINE IL
EMMENS ROBERT SARAH	INVERNESS IL	LAL DR RAJ B	LOMBARD IL	KAMINSKI BEN JANE	MONEE IL
OXFORD INVEST CORP	IRWINDALE CA	LESK MARJORIE	LONG BEACH IN	GAINER JOHN	MONROE WI
HOUSEMAN DONALD D BARBARA	JONESBORO IL	GRABBE WAYNE O LESLIE	LONG GROVE IA	BRANIGAR	MONTVALE NJ
REICH ROLAND	KANSAS CITY MO	SCHULTZ WAYNE MARY	LOVES PARK IL	HEIN STEVEN A	MONUMENT CO
ROVANE AGNEW	KEOKUK IA	STENSTROM ROBERT	LOVES PARK IL	MOOREHEAD VERA C	MORRISON IL
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KOWAL ALEX	KIRKLAND IL	PETERSON LEONARD C MARTHA	MACHESNEY PARK IL	BIRKETT JOYCE	MORRISON IL
INGERSOLL WILLIAM	KNOB NOSTER MO	RANDALL JOHN	MACHESNEY PARK IL	JOHNSON JOHN ELEANOR E	MORTON GROVE IL
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		O'TOOLE KEVIN R JOLENE	MADISON WI		
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