

Jo-Carroll Electric Cooperative, Inc., Elizabeth, Illinois — (815) 858-3311

PRESIDENT'S REPORT by Connie M. Shireman



Shireman

Legislature passes deregulation bill

For the past two years Illinois electric cooperatives have pushed for language in the state's electric utility deregulation legislation that will benefit co-op members. Just before midnight, Nov. 14, the Illinois House of Representatives passed legislation which will do just that. Following a lead established by the Senate in late October, the House approved H.B. 362 by an overwhelming majority. Governor Jim Edgar is expected to sign the bill into law in the next 60 days.

The bill is 261 pages long, very complicated and detailed. In comparison, the five pages dealing with not-for-profit utilities is relatively simple and to the point. It was one of the few portions of the bill that stirred relatively little controversy. The language simply protects the right of self-determination for democratically controlled, not-for-profit utilities, including electric cooperatives and municipal utilities.

"This was the most important legislative issue ever undertaken by Illinois electric cooperatives," said Earl Struck, president and chief executive officer of the Association of Illinois Electric Cooperatives, the state trade organization which acted as the cooperatives' voice in shaping the bill. "We're pleased that legislators recognized the importance of not-for-profit electric cooperatives and our position on deregulation legislation," Struck said. "We're very gratified that they accepted our proposal."

Connie Shireman, manager of Jo-Carroll Electric Cooperative, said the proposal Struck referred to holds a number of key elements. "It contains the guiding principles we fought to preserve, including cooperative choice in regard to entering the deregulated market, and affirmation of the Electric Supplier Act, which prevents duplication of electric facilities and guards against needless adverse environmental and economic costs," said Shireman.

"But probably most significantly, the bill supports our members' right to act as the guiding force behind their local electric cooperative. It allows cooperatives to 'opt in' to the deregulated utility market if and when they find it prudent to do so," Shireman said. "Simply put, the bill gives our cooperative several options under deregulation. It allows our members, through their locally elected board of directors, to decide what's best for their future." **Elmer Malone**

Shireman pointed out that a lot of promises are being made regarding lower electric rates. "These claims usually talk about huge rate reductions over a very short time. We need to remember that cooperatives were formed because the large investor-owned utilities didn't feel our area was a viable investment. The only difference between now and then is that some businesses, which look attractive to the investor-owned utilities, have settled in our area," Shireman said. "Whether or not the lower rates offered to high-profit business customers will also be extended to residential customers is anybody's guess."

Investor-owned utilities will be required to make several residential rate decreases beginning in August 1998. However, Shireman said electric cooperative customers have already received rate decreases. "Illinois' generation and transmission cooperatives have already passed on savings, and are working hard to cut costs, pay off debt and prepare for competition for bulk power contracts. On the local distribution side of the business, our employees continue to prove they can offer the best quality electric service at the lowest cost."

Industries served by investor-owned utilities will be capable of choosing an

(continued on page 16d)

Office closing

Our offices will be closed on Thursday, Jan. 1, for New Year's Day.





Jo-Carroll Electric Cooperative to implement new answering & outage reporting system

System will improve call answering during heavy outages and provide 24 hour information on cooperative's services

Jo-Carroll Electric Cooperative is pleased to announce its new, enhanced answering and outage reporting system. The enhanced system, scheduled for service starting on Jan. 6, 1998, is a key component of Jo-Carroll Electric Cooperative's dispatch center, Cooperative Response Center (CRC). CRC, who has been answering the cooperative's calls for four years, is owned collectively by 91 individual electric cooperatives throughout the United States.

"In order to increase the member's capability of reaching the cooperative to report an outage and add the desired 24-hour access to information on the cooperative's services. It is essential to work with our CRC partners. Together, we have the expertise and resources to build a system powerful enough to handle the majority and diversity of calls that attempt to reach our cooperative after the business office is closed. With the enhanced system your cooperative will be capable of answering more calls than ever before. Our goal is to provide you, our member-owner, with the highest level of response possible," says Connie Shireman, president/CEO of Jo-Carroll Electric Cooperative.

Office hours

7:30 a.m. to
4 p.m.
Monday through
Friday

Outages and emergencies

During hours call
1-800-858-5522,
after hours call
1-800-927-5254.

Reader prize

Each month we print the name of a Jo-Carroll 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 story, contact Jo-Carroll and claim your prize no later than the 10th of the month following publication

Here are some important tips to remember when calling us:

- Your phone number is critical to the operation of the system. The new call answering equipment can read your phone number as you call us (similar to caller I.D.). This helps quicken the outage reporting process by matching your phone number to your cooperative account record. To assure fast and accurate outage response, we need your current phone number and service address — either write it on your monthly bill statement or call us.

- Our service representatives will handle most calls during non-outage periods. If your phone number matches our records, your account will be displayed to a service representative's computer screen.

- During peak calling periods or large outages, your call may be automatically linked to our voice response system for enhanced outage reporting without service representative intervention, and the voice response system will report your outage to our dispatcher.

- The voice response system will play a message indicating any known outages, the affected area, and expected duration of the outage.

- You can request a callback when outage has been restored.

- If you reach our voice response system and have critical information or an emergency you can dial "0" and speak with a service representative.

- Information on our member service programs is available through our service representatives. They will also take a message and send it to our member service director for follow-up.

When your power is out . . . we're on the line!

Check your circuit breakers or fuses. If possible, determine if your neighbors have electricity. Then call Jo-Carroll Electric's Outage and Emergency Report Line. Please have your account number and location readily available so we may restore your service quickly.

Local calls — dial 858-2207

Outside Elizabeth — dial 1-800-927-5254



For your information: Automatic Bill Payment Presenting the Easy, No-hassle Way to Pay Your JCE Bill

We'd like to answer your questions, if you have others, just contact us.

Q. From what types of accounts can payment be made?

A. You can specify your checking or savings account at any bank, savings and loan, or credit union that offers automatic payment. Most financial institutions do, but you might call yours to confirm.

Q. How will I know the amount of my bill and payment date?

A. Your JCE bill will show your monthly use and the date and amount of your payment. This will help you track your use and give you ample time to update your account register and make sure you have adequate funds. The payment will appear on your checking or savings statement.

Q. What if I don't have sufficient funds on the payment date?

A. It would be as if you'd written a check with insufficient funds; you may incur fees from your financial institution and JCE.

Q. When will automatic payments start?

A. Please allow up to two billing cycles. Your JCE bill will indicate when automatic payments will begin.

Q. What if I disagree with my bill?

A. Call JCE at least five days before the bill's due date.

Q. Where do I mail my enrollment form?

A. Just drop it in the return envelope with your JCE payment, or mail it to: Jo-Carroll Electric, P.O. Box 390, Elizabeth, IL 61028-0390.

Do Away with Dozens of Bill Payments

Complete this form and enclose a voided check from the checking or savings account you want to debit and mail it along with your Jo-Carroll payment.

It will be one of the last stamps you ever use for your Jo-Carroll bill payment!

Customer Information (please print)

Name _____

Daytime Phone (_____) _____

Service Address _____

City _____ State _____ Zip Code _____

Signature _____ Date _____

Required Financial Institution Information

Name of Institution _____

Phone Number (if credit union) (_____) _____

Address of Institution _____

Account Number _____ (please enclose a voided check or deposit slip)

Account Information

Write your JCE account number as found on your bill. _____

For additional information, contact Jo-Carroll Electric at (800) 858-5522

Getting to know your radio receiver

Do you have a radio receiver on the outside of your house or on your water heater? "A what," you ask? How about this: Do you have a dual fuel system or an electric water heater that is on our load control? If the answer is yes, you might like to refresh your knowledge on what the lights mean in your radio receiver (that is the small box mounted on the outside of your home or on your water heater). If you still have questions after reading the following information, please give us a call. We will be glad to assist you.

The green light will be on at all times or will frequently flash on and off. This light indicates there is a proper power supply and radio signal to the control. If the green light fails to be on check your breaker to ensure that it is operational. If you are still not receiving the green light give us a call at (800) 858-5522.

If you question whether your water heater is being shut off, look for the red light in the receiver window. The red light indicates that your water heater is being shut off for load control. If you are out of hot water, check for the red light and check your water heater breaker. If power to your water heater is switched off and then turned back on, the red light will remain on for ten minutes. This is a safety delay built into the radio receiver.

An amber light will appear in the receiver window when your electric heat is being controlled (shut off). Absence of the amber light indicates normal operation of your electric heat.

Questions to ask before purchasing a mutual fund

It seems as if everyone is talking about the booming stock market (*and how long it will continue to go up*). It is difficult to pick up a newspaper, turn on the TV or even get a cup of coffee at the office without reading or hearing something about the stock market.

One of the most common ways that Americans invest in today's stock market is through mutual funds, which are composed of stocks or bonds, or a combination of both, from a number of different companies. The U.S. Securities and Exchange Commission (SEC) regulates financial markets in the United States. The SEC's Office of Investor Education and Assistance advises investors to ask some important questions before purchasing a mutual fund:

1. How has this fund performed over the long run? Where can I get an independent evaluation of this fund?
2. What specific risks are associated with this fund?
3. What type of securities does the fund hold? How often does the portfolio change?
4. Does this mutual fund invest in any type of securities that could cause the value to go up or down rapidly in a short period? (For example, derivatives?)
5. How does the fund perform compared to other funds of the same type, or to an index of the same type of investment?
6. How much will the fund charge me when I buy shares? Are there other ongoing fees?

For more information: Office of Investor Education and Assistance, U.S. Securities and Exchange Commission, mail Stop 11-2, 450 5th Street, N.W., Washington, DC 20549. You may also reach them at (202) 942-7040 – telephone; (202) 942-9634 – fax; or e-mail at help@sec.gov.

(continued from 16a)

alternative to their current power supplier beginning in 1999. Commercial customers served by those utilities will be phased into the competitive market starting the same year. The phase-in process should be completed for those customers by the end of the following year. Residential customers of investor-owned utilities will be able to purchase power from an alternative wholesale energy supplier in 2002.

Shireman went on to say that electric rates on the open market will ultimately depend on how efficiently power producers can ship electricity to their consumers and basic changes in supply and demand. "In fact, it's possible deregulation could mean an actual rate increase for some customers. There will be winners and losers. That is why we will be very careful in analyzing the best course for our cooperative and the members we serve."

Shireman warned that as the electrical industry changes, consumers and businesses should not forget the importance of reliability, supply and the quality of electric service. "These issues are just as important as lowering rates. When the legislation being considered by Governor Edgar is signed into law, it will allow us to continue doing what we've always done – offer our members the best possible service at the lowest cost."

Jo-Carroll Hi-Lines⁴⁴

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Shireman

Your community partner

All across America, local electric cooperatives, such as yours, have played a major role as a partner in strengthening and building our local communities. Whether it's helping out at the Little League field or participating in an economic development project to bring new jobs to the area, your local co-op is focused on one thing — improving the quality of life in the communities they serve.

As a community and consumer advocate, one of the important priorities for your local co-op today is protecting your interests as the electric utility industry changes. You have probably already read in this publication and others about efforts to deregulate the electric utility industry. Advocates for changing the way electricity is sold say that they want to give you greater flexibility in the energy services you purchase.

A few states have already enacted laws aimed at giving consumers a choice in their energy service provider. While large industrial consumers are virtually guaranteed to save money, we'll have to wait to see if these changes end up saving money for consumers like you and me.

A recent study in Ohio found that small business owners would see their electric rates rise if some of the proposed changes that were enacted into law without certain safeguards.

In Mississippi, another study revealed that it is unlikely rural consumers would save any money in a "deregulated" electric utility marketplace. In some cases, rural residents in that state may even be forced to pay higher bills with deregulation in place.

In the eyes of the big corporate utility companies, residential consumers do not represent enough of a profit margin for them to lower their rates. They are more worried about giving big users a break than what happens to you. It is entirely possible that residential consumers will see their rates increase to offset the savings gained by larger customers.

Service to folks like you and me doesn't seem to be a priority for them. For several years now, big utility companies have been cutting back on the service they provide to residential consumers by closing local offices and, in the past five years, laying off more than 71,000 employees. **Arthur Solberg**

The network of electric cooperatives that your local co-op is a part of takes a very different view of the changes coming to the electric utility industry. Electric co-ops believe that all consumers — big and small — ought to benefit equally from any changes that are made. We are hiring new employees to provide you with better service and, in many parts of the country, we're opening new offices to make it easier for you to contact us.

One of the biggest advantages to being a local company is that your co-op is able to stay close to the communities it serves. Instead of having offices in some faraway city, your co-op offices are close by; the people who work there are your friends and neighbors. We are your community partners.

Board of directors voting process

Ballots for the Jo-Carroll board of directors election will soon be sent out. By returning your ballot you are participating in the democratic process of election. Each vote counts, so please remember to return your ballot immediately.

There are a few important procedures to remember when completing your ballot:

- The ballot must be filled out by the person whom the membership is listed under.
- The return envelope must be signed or the ballot is invalid.
- All ballots must be received by 4 p.m. Friday, March 20.

Strict anonymity is enforced when tallying the ballots. By signing the return envelope, your ballot is in no way associated with your account. Thank you for your participation and we hope to see you at the annual meeting on March 21.

**Certification
must be
signed
by voter for
the ballot to
be counted**



Return envelope.

I herby certify that I personally marked the enclosed ballot.

Voter

Sign Here 

Individual Member or Joint Member.

Guardian or Legal Representative of:

Chairman of:

Designated Voting Representative of:

of: _____

(Name of Organization, Ward, or Person Represented)

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Monday through
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Annual meeting reminder

The 59th annual meeting of the members of Jo-Carroll Electric Cooperative is just around the corner, so mark your calendars today. This year's meeting will be held on Saturday, March 21 at the River Ridge School Gymnasium in Elizabeth.

Attending the annual meeting makes you eligible for a number of prizes. Lunch will be provided, along with live entertainment. The annual meeting is a great opportunity to meet the directors and employees of your member-owned electric cooperative. See you on March 21.

Look for additional information in next month's issue.

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Outside Elizabeth – dial 1-800-927-5254

How to save energy and \$\$\$ at home!

Much of our residential energy (48 percent) is used to heat and cool our homes. An additional 16 percent is used to heat water. Refrigerators and freezers consume 12 percent. The remaining 24 percent goes into lighting, cooking and running appliances.

A few energy-saving practices can save you money now and in the future:

Winterize and weatherize

More of your heating and cooling dollars escape through your home's windows and doors than through any other part of your home. You can reduce expensive heat loss by adding storm windows or installing double-pane windows. Remember to add storm doors for the same insulation effect there. Caulk and weather-strip your windows and doors. Total heating or cooling loss due to insufficient caulking or weather-stripping can be as high as 30 to 40 percent of your monthly heating and cooling costs. The cost of caulking and weather-stripping is inexpensive, and both are easy to find at almost any hardware store. Caulking and weather-stripping your windows and doors can save you 10 percent or more in annual energy costs.

Now that the heat is on

- Clean or replace furnace filters regularly and keep heating equipment well-tuned with periodic maintenance checks.
- Lower your thermostat.
- Keep windows tightly closed.
- Keep draperies and shades open in sunny windows and closed at night.

Don't waste that hot water

It accounts for 16 percent of all the energy used in our homes!

- Repair leaky faucets promptly.
- Do as much household cleaning as possible with cold water.
- The temperature on your water heater may be set too high. A setting of 120 degrees can provide adequate hot water for most families. Reducing the setting of your water heater even 10 degrees can save more than 6 percent in water heating energy. (However, if you have a dishwasher, you need water heated to 140 degrees).

Buy energy-thrifty appliances

They are more economical even though they are more expensive to purchase.

- When using the oven, make the most of the heat by cooking as many foods as you can at one time.
- Use electric skillets or small electric ovens for small meals rather than the kitchen range. They use less energy.
- Microwave ovens save energy by reducing cooking time.
- Use the rangetop rather than the oven.

The typical dishwasher uses 14 gallons of hot water per load. Use it efficiently:

- Scrape dishes before loading them so you won't have to rinse them.
- Be sure your dishwasher is full, but not overloaded, before you turn it on.
- Let your dishes air-dry. Try to use energy-intensive appliances such as dishwashers, clothes washers, dryers and electric ovens in the early morning or late evening hours to reduce the co-op's peak. These helpful hints can also help to reduce energy costs:
- Don't keep your refrigerator or freezer too cold.
- Wash clothes in warm or cold water, rinse in cold.
- Fill washers, but do not overload.
- Don't use too much detergent. Oversudsing makes your machine work harder and uses more energy.
- Fill clothes dryers, but do not overload them.
- Keep the lint screen in your dryer clean.
- Keep the outside exhaust flue of your clothes dryer clean.
- Dry your clothes in consecutive loads.
- Save lots of energy by using the old-fashioned clothesline.
- Take showers rather than tub baths. It takes about 30 gallons of water to fill the average tub, but a shower with a flow of three gallons of water per minute uses only 15 gallons in five minutes.
- Consider installing a flow controller in the pipe at the showerhead.

Most of us use more light than necessary in our homes, so lowering lighting levels is an easy conservation measure. More than 16 percent of the electricity we use in our homes goes into lighting:

- Turn off lights in any room not being used.
- Use one large bulb instead of several small ones when bright lights are needed.
- Keep all lamps and lighting fixtures clean. Dirt absorbs light.

About 8 percent of all the energy used in the U.S. goes into running miscellaneous electrical home appliances. Appliance use and selection can make a considerable difference in home utility costs:

- Don't leave appliances (radios, televisions, record players, etc.) running when not in use.
- Keep appliances in good working order so they work more efficiently.
- Use appliances wisely — use the one that takes the least amount of energy for the job.

We can cut our energy use and help control living expenses by making our homes energy efficient and by taking a few energy-conservation steps. By following some of these energy-saving tips, we can help hold down energy costs.

The Best of Television Comes From Your Home Known, Home Grown Satellite TV Service

REC Jo Carroll Electric Cooperative

793 U.S. 20 West, P.O. Box 390
Elizabeth, IL 61028

Enjoy the best C-band satellite television value anywhere, provided by people you can't find just anywhere: your local rural electric and telephone cooperatives and Rural TV. Where else can you find programming that's more exciting, more value filled, more entertainment packed than these two premier packages from Rural TV.

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- ESPN2
- The Family Channel
- fxM
- Headline News Channel
- The History Channel
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- KDVR
- KTLA
- The Learning Channel
- Lifetime Television
- MSNBC
- MTV
- Nickelodeon
- Nostalgia Television
- Romance Classics
- Sci-Fi Channel
- TBS
- TNN
- TNT
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- USA Network
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- CNBC
- CNN
- CNNfn / CNNI
- Discovery Channel
- E!
- ESPN
- ESPN2
- The Family Channel
- Headline News Channel
- The History Channel
- KTLA
- The Learning Channel
- MSNBC
- MTV
- Nickelodeon
- Nostalgia Television
- Romance Classics
- Sci-Fi Channel
- TBS
- TNN
- TNT
- Turner Classic Movies
- TV Land
- USA Network
- VH1
- The Weather Channel
- WGN
- WPIX
- WSBK

Prices, programming and availability are subject to change without prior notice. ESPN/ESPN2 programming subject to change and blackout. ABC, CBS, FOX, and NBC are available to households that: (1) cannot receive an acceptable off-air picture with the use of a conventional rooftop antenna; and (2) in households that have not received that network by cable television within the last 90 days. Rural TV is a registered service mark of the National Rural Telecommunications Cooperative. Showtime and The Movie Channel are registered service marks of Showtime Networks, Inc., a Viacom Company. ©1997 Showtime Networks Inc. HBO and Cinemax are registered service marks of Time Warner Entertainment Company, L.P. ©Disney, MTV, VH1, Nickelodeon, and TV Land are registered service marks of MTV Networks, a division of Viacom International Inc. An authorization fee and local taxes may apply. Programming is available in the United States and its territories for private residential use only.

Jo-Carroll Hi-Lines⁴⁴

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Shireman

Your annual meeting

Your member-owned, member-controlled electric cooperative will conduct two of the most important events in the cooperative's year during the next few weeks.

The first event, one that is very significant in that it firmly places democratic control of your rural electric system in the hands of its member-owners, is the director elections. This year the directors representing Districts 1, 3 and 9 will be up for election, and the nominating committee met at the cooperative headquarters on Jan. 7 and selected the following candidates for election:

District 1 Leonard Ricke, 6100 Ricke Drive, E. Dubuque, IL 61025

Mrs. Fred (Joan) Jackson, 16000 Pleasant View, E. Dubuque, IL 61025

District 3 David Hughes, 1027 S. Apple River Road, Elizabeth, IL 61028

Edward Andersen, 573 N. Scout Camp Road, Stockton, IL 61085

District 4 John (Don) Crawford, 10886 S. Crazy Hollow Road, Hanover, IL 61041

Gary Holland, 3601 South Irish Hollow Road, Hanover, IL 61041

The election for directors from these districts will be conducted through the mail. Only members who reside in the districts in which elections are being held this year will receive ballots. Members in those districts should carefully review the material they will receive in the mail and promptly return their completed ballots to Jo-Carroll Electric.

The second upcoming important event, perhaps the most important of the year, is the 59th Annual Meeting of Jo-Carroll Electric Cooperative members. This meeting is scheduled to be held March 21, at the River Ridge High School Gymnasium in Elizabeth. As in the past we will feature reports of directors, officers and the manager of your cooperative. Musical entertainment, a box lunch and attendance prizes will be provided to all Jo-Carroll members who attend. Entertainment will be provided by Elmer and June Childress, gospel music performers. More details about the annual meeting will be provided in the coming weeks. We urge all cooperative members to make plans now to attend.



Mark your calendar!

Jo-Carroll Electric
Cooperative Annual Meeting

River Ridge High School Gym
Elizabeth, IL



June and Elmer Childress

Elmer and June Childress are well known for their gospel music

Their singing has taken them to most of the states, and to the Holy Land three times. They, and their daughters, have appeared on Nationwide Syndicated TV shows, as well as their own daily singing program on the Kansas State TV Network from Wichita. This program was the longest running gospel music program on TV, lasting over 20 years.

They have recorded 14 albums in Nashville, Tenn. Most are still available on cassettes.

Elmer and June moved to Madison, Wis. in the Fall of 1981 from Wichita where Elmer had been with the Kansas State TV Network for 26 years. He is now the weather director for NBC 15, doing the 5, 6 and 10 p.m. shows Monday through Friday.

Elmer also hosts a gospel record program on Sunday mornings at 7:30 a.m. on WEKZ, Monroe, Wis. (93.7 FM dial).

Elmer and June have three daughters. Sharon and her three children live in Oshkosh. She helps on many of the programs along with her twins, Rebecca and Justin. Pam and Debbie both live in California.

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Statement of Nondiscrimination

Jo-Carroll Electric Cooperative is the recipient of Federal financial Assistance from the Rural Utilities Service, an agency of the U.S. Department of Agriculture, and is subject to the provisions of Title VI of the Civil Rights Act of 1964, as amended, Section 504 of the Rehabilitation Act of 1973, as amended, the Age Discrimination Act of 1975, as amended, and the rules and regulations of the U.S. Department of Agriculture which provides that no person in the United States on the basis of race, color, national origin, age, or handicap shall be excluded from participation in, admission or access to, denied the benefits of, or otherwise be subjected to discrimination under any of this organization's programs or activities.

The person responsible for coordinating this organization's nondiscrimination compliance efforts is Connie M. Shireman, President and CEO. Any individual, or specific class of individuals, who feels that this organization has subjected them to discrimination may obtain further information about the statutes and regulations listed above from and/or file a written complaint with this organization; or the Secretary, U.S. Department of Agriculture, Washington, D.C. 20250; or the Administrator, Rural Utilities Service, Washington, D.C. 20250. Complaints must be filed within 180 days after the alleged discrimination. Confidentiality will be maintained to the extent possible. *Peter Malin*

Remember to look for the Energy Star label

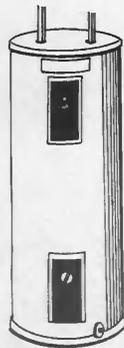
If you are considering purchasing a new home appliance, a piece of office equipment or heating and cooling systems, remember to look for the Energy Star label, the symbol for energy efficiency.

Whose symbol? The Energy Star label was created by the U.S. Environmental Protection Agency in partnership with the U.S. Department of Energy. Together they set energy-efficiency criteria that products must meet in order to qualify for the label. In voluntary partnership with the government, manufacturers and retailers agree to put the Energy Star label on qualifying equipment.

By using Energy Star products, you will not only save money, you help the environment by using less energy. For example, Energy Star appliances typically exceed federal efficiency standards by 13 to 20 percent — as much as 110 percent for some appliances.

Do you have questions about how to cut your electric bill? Contact your electric cooperative for more information and efficiency tips. Your co-op will be happy to help you save money.





Water heater control will save you money

Jo-Carroll Electric Cooperative offers a \$3 monthly bill reduction for allowing the cooperative to control electric water heaters. This control occurs when the demand for electricity is greatest and should not inconvenience the member. Jo-Carroll has more than 1,800 controls installed.

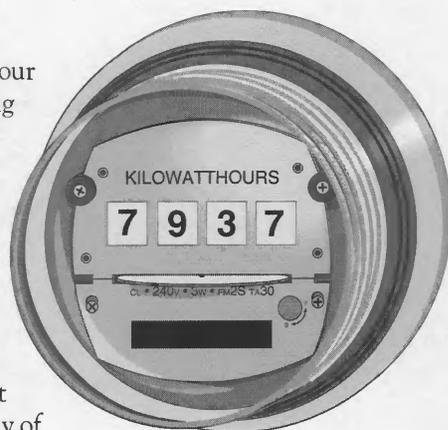
The \$3 credit will not be given on an account that does not use at least 100 kilowatt-hours a month, or at least \$7.85 in electrical usage in addition to the facility charge. New 50- or 80-gallon electric water heaters that are controlled by the cooperative are free for the member, but must be installed within 30 days.

Those confusing kilowatt-hours

Despite a monthly electric bill that outlines the kilowatt-hours used in our homes and businesses, few customers really understand what they are paying for.

A kilowatt-hour (kwh) can be defined as the amount of electricity used by a 100-watt light bulb burning for 10 hours. In terms of human, physical exertion, a kilowatt-hour can be compared to climbing a thousand-foot flight of stairs 18 times. A wintertime example would be everyone's favorite — shoveling snow from a driveway 10 feet wide and two miles long!

However, chances are that few people make such comparisons when flipping on a light or running a vacuum cleaner, or popping dinner into a microwave oven. The whole concept of measurement becomes insignificant when we realize that we are actually purchasing convenience and a better quality of life in a kilowatt-hour that costs us only pennies.



Dear dog owner:

Reading your electric meter is our job. We like our work and try to do it well. We're an important link in the operation of your cooperative, so we're out on the job no matter what kind of weather.

We really could use your help, though. If your dog is kept outside and doesn't like strangers, we may not be able to read the meter.

Many members make arrangements with us to let us safely read the meter where they have a guard dog. It would be much easier to make such arrangements than for you to go to the expense of having your meter relocated to a location away from your dog.

If you have a guard dog that's unfriendly toward strangers, please let the cooperative know what kind of arrangements we can work out. We work for you, and it's in your best interest for us to get our job done safely. Thank you.

— your meter reader

When your power is out . . . we're on the line!

Check your circuit breakers or fuses. If possible, determine if your neighbors have electricity. Then call Jo-Carroll Electric's Outage and Emergency Report Line. Please have your account number and location readily available so we may restore your service quickly.

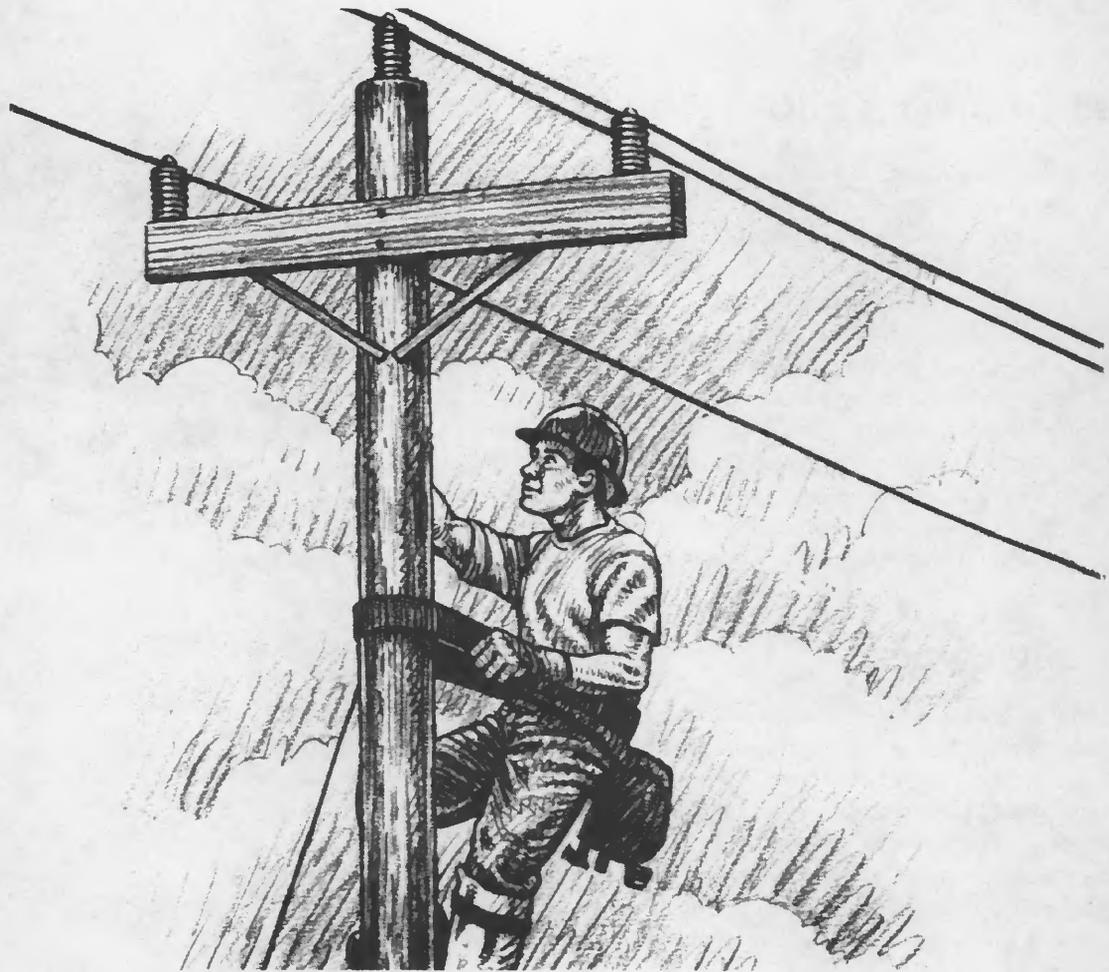
Local calls — dial 858-2207

Outside Elizabeth — dial 1-800-927-5254



How A Co-op Works For You.

Crime fighter. Roadside Mechanic.
Traffic Director. Tourism Promoter.
Oh, And Electric Co-op Line Worker.



You'd think our line crews would have enough to do. With storms and lightning strikes. Downed power lines. Equipment repair. And delivering service to new customers. But line crews have never been the kind of people who let their job description describe all of what they do. That's why they've been known to report crimes in progress. Repair tires for senior citizens. Direct traffic around accidents. Even guide visitors to hotels and local attractions. You see, our line crews are committed to bringing you the best electric service possible. But they're also committed to this community. And to doing whatever it takes to make life here just a little better. The result is often someone we can all look up to.

Jo-Carroll Electric Cooperative, Inc.

We Get Our Power From You.

Jo-Carroll Electric Cooperative, Inc., Elizabeth, Illinois — (815) 858-3311

PRESIDENT'S REPORT by Connie M. Shireman



Shireman

Touchstone EnergySM

Jo-Carroll Electric Cooperative joins Touchstone Energy Alliance

It's official. By now you have seen, or soon will, a new graphic symbol accompanying the familiar name and logo of Jo-Carroll Electric Cooperative on utility bucket trucks, your power bill, the headquarters located at Elizabeth and numerous other places. On April 6, Jo-Carroll Electric will join the ranks of cooperative electric utilities across the country as a Touchstone Energy partner. Touchstone Energy is a nationwide brand and marketing effort that identifies cooperative utilities providing superior customer service while maintaining a strong local presence.

Connie Shireman, President and CEO, said the Touchstone Energy brand will take Jo-Carroll Electric and its members into the future as the electric utility industry changes.

"It's much more than a graphic addition to our name and log. It's a commitment to our customers, both households and businesses, that they can count on us, as a locally based and controlled utility to deliver them reliable, affordable energy services and to be an advocate for their energy and community needs," she said.

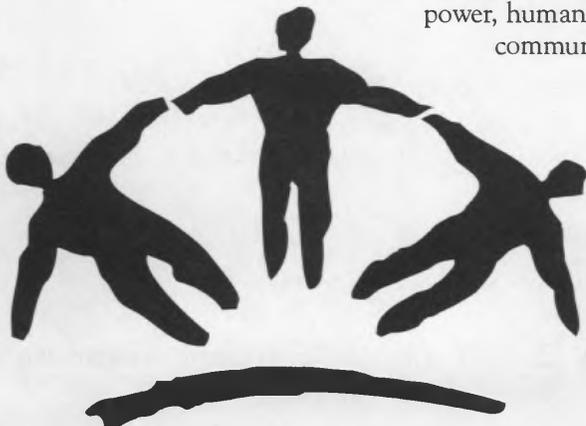
"We believe our local presence is one of our strongest assets, and our affiliation with Touchstone Energy will remind our customers who we are and what we stand for."

Shireman said some 300 electric cooperatives across the United States are launching the Touchstone Energy brand to represent the advantages of locally owned and controlled electric service, which is rooted in the direct link that electric cooperatives like Jo-Carroll have with their members.

"The dictionary definition of touchstone is a test of genuineness. Touchstone Energy symbolizes everything that electric cooperatives represent today: electric power, human connections, and the strength of co-op's commitment to the communities and the consumers they serve," she explained.

By pooling resources through the brand with other cooperative utilities, Jo-Carroll Electric will be able to provide consumers information and create awareness of their customer-focused services as the electric utility industry evolves, according to Shireman.

"We'll help our consumers cut through all the clutter," she said. "We'll be here for our members, our customers for the long haul. If it's accountability, service and commitment to community you want, look no further than Jo-Carroll Electric Cooperative."



Power surges are a serious threat to your home electronics — your cooperative has a solution

The electricity supplied by your electric cooperative is clean, quality power. But minor fluctuations in the electric power supply that until recently went unnoticed, can become serious concerns for today's sophisticated home electronics. From computers and direct broadcast satellite systems to VCRs and advanced heating systems, many high-tech home appliances respond to even the briefest electrical variations. That's why your electric cooperative has developed a valuable new service, designed specifically for today's high-tech homes — it's called the Secure HomeSM program.



One common type of power fluctuation is momentary surges or spikes. Surges can not only destroy your expensive appliances, but they can also cause gradual deterioration of the electronics in these appliances. Surges may be caused by lightning strikes or more commonly the result of inadequate wiring, poor grounding or simply the normal operation of large appliances inside your home. Trees, birds and animals also can cause surges by interfering with power lines. Whatever the cause, their effect can be costly. They can damage virtually any electrical appliance in your home.

Damaging surges may travel across power or phone lines, and cable or satellite TV hardware, or may originate inside your home. It's important to protect all possible points of entry, particularly if there is expensive equipment connected.

The Secure HomeSM program is an exclusive new service providing comprehensive surge protection for your home. We've assembled protection packages that include the very best equipment not typically available in retail stores. The result is the best available surge protection for your whole home at a very affordable price.

Contact our energy professionals at (800) 858-5522 to select one of the following packages to meet your needs:

Office hours

7:30 a.m. to
4 p.m.
Monday through
Friday

Outages and emergencies

During hours call
1-800-858-5522,
after hours call
1-800-927-5254.

Reader prize

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Home Entertainment Package

For basic home protection. It protects the electric service entrance, and your TV, VCR, DBS and stereo.

Home Office Package

For telecommuters and others who have an office in the home. It protects the electrical service entrance and provides uninterruptible power to your computer (protecting your computer data).

Multi-Media Package

For homes with computers used primarily for entertainment (Internet, games, etc.). It protects the electrical service entrance, computer equipment, DBS system, TV, VCR, and stereo.

Farm and Hobby Package

For farmers and others with sophisticated equipment in a barn or outbuilding. It protects the service entrance, well pump, milk pump, barn cleaner and other electrical equipment.

Affordable protection, from all sources of surges, guaranteed!

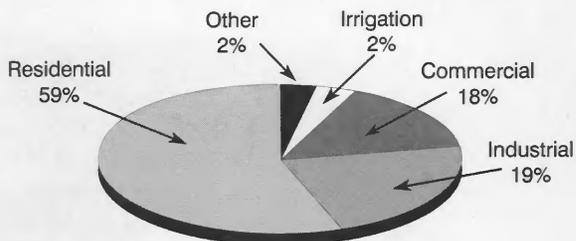
Don't wait for a problem. Call our offices today for more information on the Secure HomeSM program.

Where did all that electricity go?

In 1996, electric cooperatives sold almost 260 million megawatt-hours (mwh) of electricity. One megawatt equals 1,000 kilowatt-hours or 1 million watt-hours. When you multiply that number by 260 million, it's a lot of power no matter what measure you use.

Where did all that electricity go? Who bought it? According to the National Rural Electric Cooperative Association (NRECA), the 900 distribution co-ops as a group sold their electricity as follows: The largest group purchasing electricity was residential member-consumers, who used 59 percent of the electricity sold by electric co-ops. Next came industrial consumers, who purchased 19 percent of the total. A close third was commercial customers, such as businesses and schools, with 18 percent. A total of 2 percent was used for irrigation and 2 percent was classified as "other."

Use of Electricity by Electric Co-op Consumers



Source: National Rural Electric Cooperative Association/Strategic Analysis Unit

Safety equipment offered at cost for older tractors

North America's five leading tractor companies are working together to help owners of older tractors equip them with rollover protective structures (ROPS) and seat belts. The safety devices play an important role in reducing deaths and injuries associated with rollovers and runovers. As an incentive to owners, AGCO Corp., Case Corp., Deere & Company, Kubota Tractor Corp. and New Holland North America are making it possible to purchase ROPS and seat belts at the companies' cost, according to the National Safety Council (NSC).

This joint effort is aimed at reducing the two leading causes of death and injury to tractor operators. A recent study of 76 tractor rollover fatalities by Iowa State University showed all the victims were operating tractors without ROPS and seat belts. If a tractor rolls over and it doesn't have a ROPS, there's a 75 percent chance of the operator dying, according to Iowa State researchers. However, if the tractor has a ROPS and the driver is wearing a seat belt, there is a 95 percent or greater chance of the driver walking away from the rollover accident. Wearing a seat belt is important, because it ensures the operator remains in the protection zone of the ROPS.

ROPS and seat belts became standard equipment on tractors in 1985. However, according to a 1994 survey by the U.S. Department of Agriculture, 62 percent of the estimated 4.7 million tractors in use on farms were not equipped with ROPS and seat belts.

The five tractor companies are offering kits at cost to their dealers and asking them to sell these kits without markup. For tractor owners concerned about storage facilities with low overhead clearance, Folding ROPS kits are also available for some tractors. Most ROPS kits cost less than \$600, plus freight and installation. The NSC says tractor owners should contact their local dealer for more information.



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Focusing on what matters — The consumer

The consumer comes first. That is the driving motivation behind your local electric cooperative's work. It doesn't take a lot of fancy words to understand the difference between your local electric cooperative and other utility companies that want to provide energy services to you.

Simply put, if something — a policy, a service, a way of doing business — is good for the member-consumers, then it is good for the electric co-op, too. Contrast this philosophy with that of the big power companies. Making a profit is first and foremost with them. That's all well and good — unless there is a clash between profits for the company, and serving consumers and their communities.

When that happens, guess who wins? Whom would you rather have serving you? An investor-owned utility that exists to take money out of your pocket and out of the community? Or would you rather get your electricity from an electric co-op that is in business to serve you and help you keep your hard-earned dollars in your pocket and your community?

The choice is simple because the philosophy of an electric co-op is simple: Member-consumers *are* the co-op, so if it's good for them, it *has* to be good for the co-op itself.

However, the reasons your electric co-op looks out for your interests better than a big power company goes way beyond differences in business philosophy. The men and women who work for you at your cooperative are in a better position to protect your interests in the debate over the future of the electric utility industry. Why? They live and work in the same community you do, and they are attuned to paying attention to what you are saying. And, your electric co-op is run by an elected board of directors — your friends and neighbors — who have a duty to put consumers first.

Today, Americans all across the nation are beginning to realize just how special and unique cooperative businesses can be in finding solutions to local problems and needs. As the laws governing how utility companies operate continue to change in state after state, consumers are discovering that the best way to find solutions to community problems is to empower themselves to solve those problems. That's a cooperative way of getting a job done — it puts the member-consumer first.

Nearly 60 years ago, hard-working families in your community teamed up and organized a co-op to bring electric power to their homes and businesses. The big power companies had turned their backs and refused to help because they didn't believe there was money to be made. Your needs as a consumer did not come first — the interests of the power company came first.

Today, it seems cooperative businesses are becoming more popular. People are weary of dealing with distant corporations and are frustrated with inattentive, large bureaucracies. And, they want to feel that they are more than just a statistic.

In fact, national research confirms that electric cooperatives nationwide get far better ratings on service than any other group of utility companies. We are recognized for our local orientation, our attention to detail and, primarily, putting you — our consumers — ahead of all other priorities. In research recently conducted for electric cooperatives, 85 percent of member-consumers said their electric co-op is "providing quality service," and 80 percent said it is "being responsive to customers." Furthermore, 69 percent agreed that co-ops are responsive and close to the community.

Richard L. Miller

These results of this research should not be surprising. I have found electric co-ops to be businesses where honesty, integrity and cooperation are the norm. That's because member-consumers are the co-op, and the driving force behind everything the co-op does is the consumer. At your electric co-op, the consumer comes first — and that means you.



Jo-Carroll Hi-Lines⁴⁴

Jo-Carroll Electric Cooperative, Inc., Elizabeth, Illinois — (815) 858-3311

PRESIDENT'S REPORT by Connie M. Shireman



Shireman

Electric cooperatives — a viable option for the future

All of the recent hype concerning electric industry restructuring has many people confused and asking questions. What will this new era of customer choice bring? How or will customers benefit? The truth is, the answers to these questions are still uncertain. The electric utility industry is entering uncharted waters, a vast sea of uncertainty. However, the one mainstay you can count on is your local electric cooperative.

Locally owned and operated electric cooperatives have been providing quality, responsive service to members for nearly 65 years and expect to continue that trend. Electric co-ops have a rich heritage of providing first rate service to their members. In fact, national research confirms that electric co-ops get far better ratings on service than any other group of utility companies. A recent survey of electric co-ops reinforced this "member first" mentality through results which state that 85 percent of member-consumers said their electric cooperative is providing quality service. Numbers this overwhelming are generally unheard of in the utility industry, but not with your locally owned electric co-op, where these results are the norm rather than the exception.

Your electric co-op is more than a cold, distant electricity provider since you, the member, are the cooperative. Furthermore, the directors and employees are your friends and neighbors who have the betterment of the community in mind just as you do. In essence, your cooperative is your community connection.

Nearly 60 years ago, community-minded people organized Jo-Carroll Electric. People like yourself, that wanted electricity and wanted a say in how that service was provided. Large investor-owned utilities refused to provide service to your area because there was no anticipated profit in serving your electrical needs. The consumer was not a priority.

At Jo-Carroll Electric the member is our top priority and the cooperative way of doing business is becoming more popular. Consumers are fed up with inattentive service and the bureaucratic "run around" common with large corporations. Thus, many groups of people are choosing the cooperative way of life, and the city of New York has the newest electric cooperative.

That is right, the newest electric co-op is located in the heart of New York City. The First Rochdale Cooperative Group, Inc. is the first electric co-op ever created to provide service to a major city. First Rochdale Cooperative Group, Inc. was formed

(Continued on page 16d)



Notice of closing

The offices of
Jo-Carroll Electric Cooperative
will be closed Monday, May 25,
in observance of Memorial Day.



View from inside the 14,000 square foot addition looking toward the existing facility.

Hanover plant expands

It is time to shake off the winter slumber as spring is once again upon us. Along with the spring season come signs of renewed life and growth. If you have ventured through Hanover recently growth is definitely visible at Siebe (formerly Eaton Corporation).

Earlier this fall, Siebe began construction of a 14,000 square foot adjoining structure south of the current facilities. The addition brings the plant size to nearly 105,000 square feet. According to Bill Evans, Human Resources Manager, the expansion will allow for a restructuring of the current plant facilities which will ultimately help centralize the manufacturing process.

The addition allows the molding process to be located on one level rather than the multiple floors previously used. This centralization of activities is expected to increase efficiency of plant operations while at the same time providing a more conducive working environment. The new facility also adds manufacturing flexibility for the Hanover plant. Along with the increased space comes the real possibility to grow product lines or manufacture new products. The addition allows Siebe many avenues that were previously unavailable.

The Hanover-based plant, which has had its electrical needs served by Jo-Carroll Electric since the early 1960's, manufactures a variety of appliance controls for various well-known firms such as General Electric, Whirlpool and Amana. Siebe manufactures 90 percent of the valves used in dishwashers and wash machines in North America. Of



A crane lowers the 1500 KVA transformer into place.

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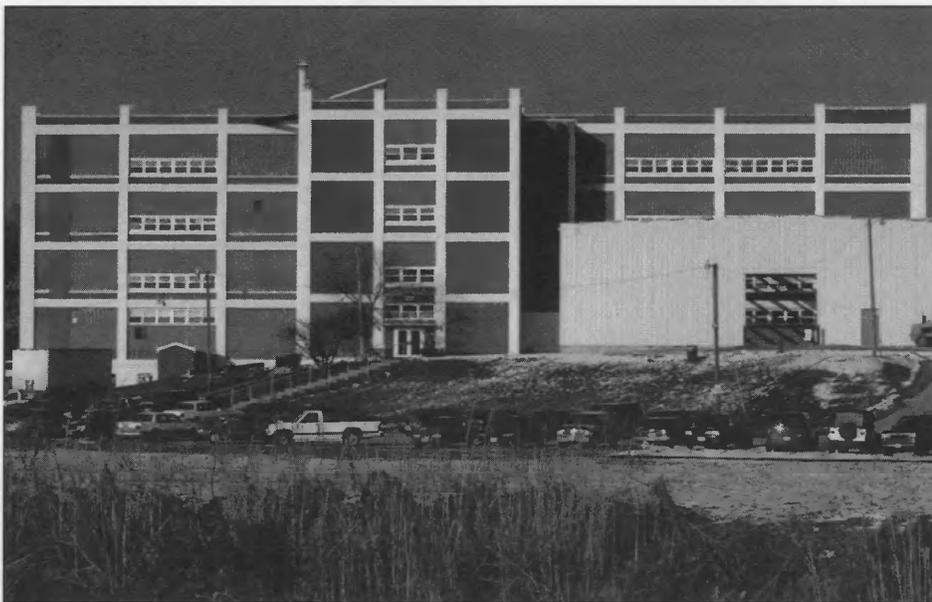
which, 50 percent are manufactured right here in Hanover! Now that is a market niche for one of our area's largest local employers.

Along with the building expansion, JCEC also had to update the facilities serving Siebe. A 500 foot three phase underground line extension to a 1500 kva transformer was installed to serve a 1600 amp service. Bill Evans commented that he was pleased with the cooperation and support of JCEC in seeing this project to its fruition.

The aggressiveness and innovative spirit displayed by Siebe in this expansion project is further exemplified by their involvement in Jo-Carroll's load management program. Similar to the dual fuel and water heater control program, during a "peak alert" Siebe employees shut down any electrical equipment possible during this time. Turning off large manufacturing devices during peak times helps reduce the demand bill and results in an economic savings for all cooperative members. The growth and dedication of this industrial account to the area and your cooperative displays a model relationship between utility, consumer and community.



JCEC employees (left to right) Jesse Shekleton, Neil Bailey, Rick Tippett, and Jim Schaible help lower the transformer into position.



Siebe plant in Hanover with the addition in the right foreground.

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Jo-Carroll Electric Cooperative introduces the EvergreenSM Program Your energy choice for the future

We're planning for the future. Jo-Carroll knows that some members are also looking toward the future and would like the option to purchase all or a portion of their electricity from a renewable energy source. That's why Jo-Carroll Electric is offering a new program, **EvergreenSM** which will generate electricity from a renewable, abundant resource, the wind.

The energy for this program will be produced using the latest wind generation technology. Significant advancements have been made in recent years to enhance the performance of wind turbines which resemble large airplane propellers and convert the wind's motion into usable electric energy.

Members who choose to participate in the program would simply commit to a certain number of energy blocks per month and pay accordingly. Although wind power technology has improved, wind generated electricity is still costlier than conventional electricity. It is expected that the "green power" would cost \$34 more per 100 kwh energy block than Jo-Carroll Electric consumers currently pay. Choosing to participate by purchasing one block of energy would, for example, raise a \$75 bill to \$78 or \$79 per month. Commitment to the **EvergreenSM** program is one year. **Kenneth Sherwood**

The project will have no impact on customers who do not choose to participate. Many customers may be satisfied knowing that their power is produced by efficient coal-fired and hydroelectric facilities. The **EvergreenSM** program has been created for customers who want more from their power supplier and are willing to pay the extra costs associated with it.

By participating in this program, you are investing in the future of the environment and helping to ensure a cleaner and greener world for your children and grandchildren. Immediately, this program will save thousands of tons of coal and significantly reduce greenhouse gas emissions.

To sign up for the **EvergreenSM** program or to receive more information, contact Brad Pecinovsky at (800) 858-5522. To make the program viable, we need member commitment by May 31. The more members that sign up throughout the region, the larger the wind farm will be. The goal is to have the wind farm operational by Fall 1998.

Electric cooperatives (Continued on page 16d)

by 21 housing co-ops fed up with the high rates and mediocre service provided by their investor-owned electric supplier. The new co-op will purchase power for 50,000 apartments with the potential of providing service to nearly 600,000 New York apartment dwellers. Numbers such as these reinforce the idea that electric co-ops are a viable option for the future.

Further evidence that electric cooperatives are here to stay is witnessed in Sacramento, Calif. The California Electric Users Cooperative provides electric service to more than 10,000 agricultural growers, including some of the largest agricultural co-ops in the state. The decision to organize CEUC has proven to be the right choice for these California consumers. Glenn English, CEO of the National Rural Electric Cooperative Association, states that "CEUC is a model of how people can link the opportunity presented by customer choice with the cooperative business structure to increase their utility buying power, and enhance their economic well-being and quality of life."

Jo-Carroll Electric Cooperative's continued, dedicated service to this community along with the formation of new co-ops in New York and California reinforce the notion that cooperatives are good for business and a viable option for today's changing electrical industry. The cooperative way of life, which encompasses local democratic control and community involvement, make electric cooperatives the right choice for the future. Not only are cooperatives the right choice for your electrical needs, but as far as first rate service and consumer satisfaction goes, they are the only choice.

Jo-Carroll Hi-Lines ⁴⁴

Jo-Carroll Electric Cooperative, Inc., Elizabeth, Illinois — (815) 858-3311

PRESIDENT'S REPORT by Connie M. Shireman



Shireman

Jo-Carroll preparing for the future

The 59th annual meeting of members of Jo-Carroll Electric Cooperative was held on March 21 at River Ridge High School, Elizabeth. Those attending the meeting were informed of a new branding campaign — Touchstone EnergySM, updates on electrical industry restructuring, and director election results.

Touchstone Energy is a national alliance of electric cooperatives formed to foster a brand identity. This alliance will allow Jo-Carroll, and participating cooperatives, to bring reliable and responsible service to more people than ever before. Jo-Carroll is still *your* electric cooperative. It is still owned by *you*, the member.

Richard Reusch, board chairperson, stated that the brand identity offered through Touchstone Energy "recognizes the value of locally owned and operated electric cooperatives." This personalized, local presence in the community is exemplified in the Touchstone Energy slogan, "The power of human connections."

Connie Shireman, The cooperative's president and CEO, informed members of the upcoming changes in the electric utility industry. The state of Illinois is gearing up for deregulation which became evident when Governor Edgar signed the "deregulation bill" into law earlier this year. Many of the specifics surrounding the restructuring of the electric industry and customer choice still are uncertain.

In spite of the rapid changes in the energy business, Shireman assured members that cooperatives, and Jo-Carroll, are as vital today as ever before. "Yes, things are going to change in the electric distribution service," she said, but assured members that Jo-Carroll Electric Co-op would endure. Following her speech, a video was shown to help better illustrate what deregulation was and how it would effect Jo-Carroll members.

Also at the meeting, members learned that two directors were re-elected and one new director was elected. All will serve three-year terms on the Jo-Carroll board of directors. Re-elected were David Hughes of Elizabeth and Leonard Ricke of East Dubuque. Newly elected was Gary Holland of Hanover. Holland replaces Don Crawford of Hanover who served on the board since 1994.

As a credit to the excellent safety record of the employees of Jo-Carroll Electric Co-op, a safety

*continued
on page 16b...*



Dan Walker, assistant safety director, accepts the Safety Accreditation Award from Michael W. Hastings, general counsel for the Association of Illinois Electric Cooperatives, Springfield.

Jo-Carroll preparing for the future *continued from 16a...*

accreditation award was presented to the cooperative. Michael Hastings of the Association of Illinois Electric Cooperatives presented the award to Dan Walker, assistant safety director at JCEC. Jo-Carroll Electric's emphasis on providing a safe working environment and adherence to safe operating procedures was vital in securing the award. Furthermore, there has not been a lost time accident at the cooperative in over a year.

Jo-Carroll Electric Cooperative serves nearly 6,000 members on 1,100 miles of energized line in Carroll, Jo-Daviess and Whiteside counties.



Connie Shireman, president and CEO, congratulates newly elected Board Member, Gary Holland. Re-elected are David Hughes (left), and Leonard Ricke (right).

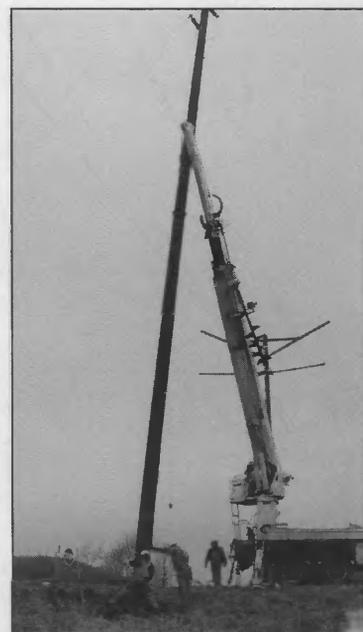
Jo-Carroll Electric further increases reliability

Reliable service with few interruptions is important to everyone. While Jo-Carroll Electric Cooperative does not have control over lightning and ice storms, there are projects we carry out that help increase system reliability.

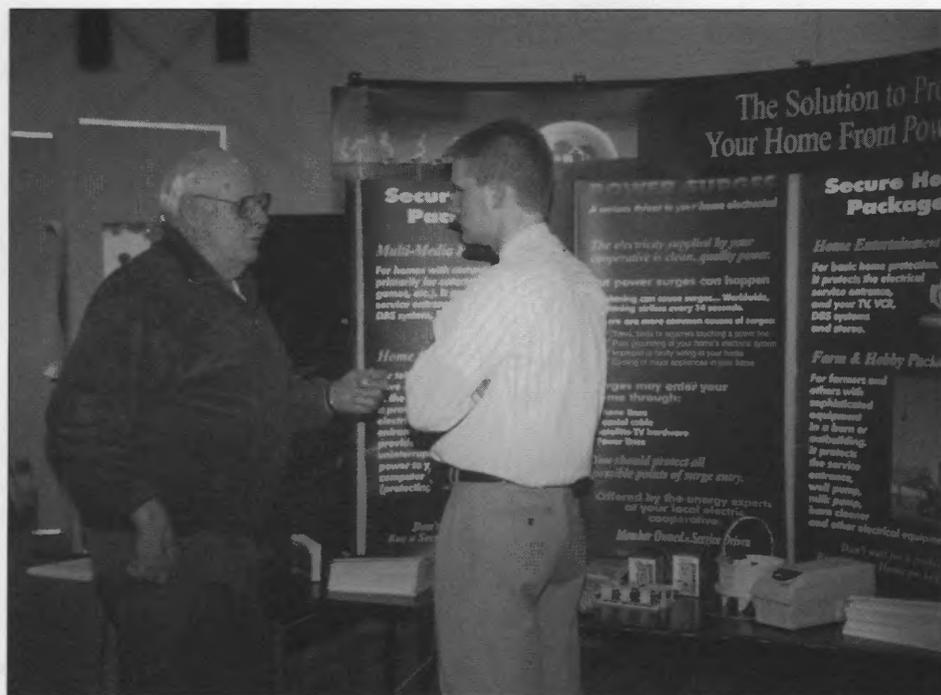
Annual pole testing is a vital aspect of maintaining this cooperative's service territory. Osmose is a company hired by JCEC to test durability and longevity of the wooden poles in our distribution system. On a yearly basis, Osmose tests about 1,500 to 2,000 poles. About 3 percent of the poles tested need to be replaced. Starting this year, Osmose will be inspecting and painting about 150 underground cabinets. The inspections this year are taking place in Elizabeth, Derinda, Woodbine and Hanover townships.

Dairyland Power Cooperative, whom Jo-Carroll relies on for the generation and transmission of electricity, recently rebuilt 5.1 miles of transmission line. The 69,000 volt line was rebuilt from Clark Lane to Highway 20 and into the Elizabeth substation. The upgrades to this stretch of line will help improve reliability to the Elizabeth substation and the towns of Elizabeth and Hanover. The addition of a static wire and increased wire size will help reduce the number of periodic blinks.

**Dairyland and JCEC employees
work in the Elizabeth substation.**



**Dairyland constructing
new transmission line
along Hwy 20.**



Brad Pecinovsky, member service coordinator, discusses surge protection with a member at the 59th annual meeting.

Why you need surge protection for your home

You have invested a great deal of money in all the electricity-using equipment in your home. Computers, TVs, stereos, refrigerators, washers, clothes dryers and more — none of this equipment is cheap, so you take good care of these items.

But are you protecting your equipment from power surges? If you do not have surge protection, consider getting it. Today's electronic equipment and appliances are very sensitive — digital clocks, for example. And remember that anything you plug in can be damaged, and in worst-case scenarios, destroyed by a power surge. A power surge is a brief, unpredictable increase in voltage that can enter your home through the power, telephone or cable television lines. They can occur at any time and in any locale.

Your electric co-op is always working to maintain a high-quality supply of power to your home. However, there are several things that can cause power surges in the very best of electric utility systems. The most common one is lightning, but there are other causes of power surges. These include an object coming in contact with a power line as well as electric-powered equipment suddenly starting or taking extra power.

Ronald Luedke
Power surge protection puts up guards in two places: (1) where electricity enters your home and (2) inside your home where equipment is connected to electricity through outlets. A meter-based surge protector protects your home from power surges at the entry point, which is where your home and equipment are most vulnerable. Plug-in devices for surge protection inside the home protect your equipment at the outlet stage.

Don't wait for a power surge to hit your home. Call Jo-Carroll Electric Cooperative today for information about power surge protection — we will be happy to help.

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New director elected

Gary Holland of rural Hanover was recently elected to a three-year term on the Jo-Carroll Electric Co-op board of directors representing District 4. The announcement was made at the annual meeting held in Elizabeth on March 21. Please join us in welcoming Gary, and his wife Pat, as the newest member of your board of directors.

Gary has been a lifelong resident of Jo Daviess and Carroll counties. He has been operating a dairy farm on Irish Hollow Road for the past 15 years. Currently, Gary and his wife farm approximately 200 acres and milk 40 dairy cows.

When approached by the nominating committee to run for the board, Gary gladly accepted the offer. Gary said that whenever he needed service work over the years, Jo-Carroll had always given him fast, responsive service. This past positive experience with Jo-Carroll prompted Gary to run for the board. By doing so, Gary feels he is able to give something back to the cooperative and its members. Gary is excited about his position on the board and perceives it as a new challenge. Once again, Jo-Carroll Electric Co-op is pleased to welcome Gary Holland as the newest member of your board of directors.



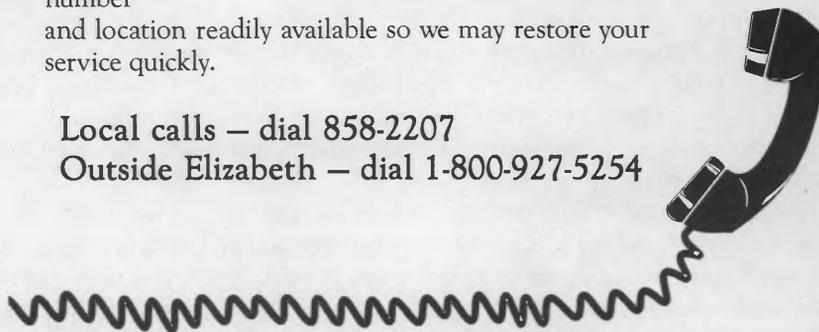
Gary Holland

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Office hours
7:30 a.m. to 4 p.m.
Monday
through
Friday

**Outages and
emergencies**
During hours call
1-800-858-5522,
after hours call
1-800-927-5254.

Jo-Carroll Hi-Lines⁴⁴

Jo-Carroll Electric Cooperative, Inc., Elizabeth, Illinois — (815) 858-3311

PRESIDENT'S REPORT by Connie M. Shireman



Shireman

Summer heat creates energy demand

Hot summer weather means increased use of air conditioning and irrigation — two large users of electricity. Your cooperative is ready to help you stay cool and keep your equipment operational by meeting your summer energy demands. The energy professionals at your electric cooperative will also help you save energy dollars by offering energy efficiency advice and a summer load management program.

How does load management work?

The load management system was designed to save you money . . . not to inconvenience you or your family. Load management is used during periods of peak load (highest demands on our system). While our cooperative's highest demand is typically on the coldest winter days, hot summer days also create high demand with air conditioning and irrigation use.

Dairyland Power Cooperative operates a special network of radio transmitters which send out load-signals. These signals are received by a special load management receiver installed in a member's home or business.

The load management system is flexible to allow the most efficient use of the electrical system. For example, electric water heaters can be controlled during morning and evening peak energy periods to save you money. Rather than starting up a power plant for a short period of time or purchasing more expensive power from another utility, electrical demand is reduced by shutting off water heaters for a while. Most water heaters are large enough to provide your family with hot water during the control period. Signals can also be sent to cycle air conditioners or shut down irrigation systems for a limited period of control during the early evening hours of the hottest summer days.

Participation in these programs is one of the many choices available by reducing their energy costs. You are also helping the environment and reducing future energy costs by deferring construction of costly new power plants. All consumers can help reduce their energy costs by being conscious of their energy use — especially on the hottest summer days.

Why is load management important?

Why is load management important to Jo-Carroll Electric Cooperative members? The answer is simple. Load management helps us control our peak demand, which is the greatest demand placed on our electric system. This helps manage our energy costs today and into the future.

Electricity cannot be stored and must be produced at the time it is used. Battery storage and other storage alternatives for excess energy are not yet an economic alternative.

The moment you flip on a switch in your home or business, electricity flows from a power plant to your home. In order to meet your electrical needs, power plants operate 24 hours per day.

Load management is a technique used by our wholesale power provider, Dairyland Power Cooperative, to reduce peak demand. This means reduced costs for all electric facilities and improved efficiency.

More than a decade ago, we began installing a load management system at Jo-Carroll Electric Cooperative that allows us to reduce our load by shutting off various items by remote control at times of high electrical demand. Our cooperative now has nearly 1,900 water heaters and 400 dual fuel members participating in the program.

For more information on Jo-Carroll Electric Cooperative's load management program alternatives, contact Brad Pecinovskiy at (800) 858-5522.

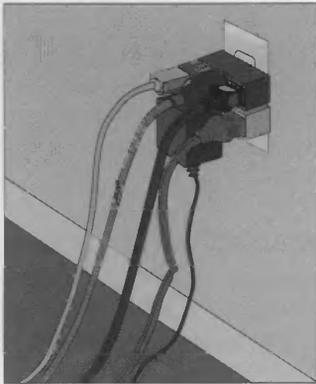


Safety tips on your building's electrical control panel

Here are some safety tips that everyone should know about an electrical control panel, commonly called a fuse box, where electricity enters a building. The control panel contains either fuses or circuit breakers and has a main switch for shutting off all power in an emergency. For safety's sake, follow these basic rules:

- Unless you are an electrician yourself, never attempt to make repairs, especially those involving broken or frayed wires — call an electrician.
- Always use the correct fuse for the panel — never use a fuse that is too powerful.
- Never replace fuses with substitute items such as pennies.
- If a fuse or circuit breaker frequently blows, the circuit may be inadequate for the equipment.
- Make sure all electrical systems are properly grounded, and always keep water away from the control panel! *Never* work on the electrical system while a control panel switch is on.
- If there is a power outage, check the control panel first. If your panel uses circuit breakers, reset it (them) from off to on. If you have fuses, look for the broken metal strip in the top of the blown fuse. Then, replace the fuse with one of the correct amperage.
- If possible, check why the fuse or circuit blew (or contact an electrician). Possible causes include frayed wires, overloaded outlets or defective appliances.
- Never overload a single circuit with high-wattage appliances — check appliance labels.
- If there is frayed insulation or a broken wire, a dangerous short circuit may result and cause a fire — circuit testers can be used to inspect circuits. If power outages continue, or if there is a frayed or broken wire, contact an electrician!

Remember that you can always call your electric co-op for help. As a member-consumer of your co-op, your co-op is there to help you.



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Reader prize

Each month we print the name of a Jo-Carroll 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 story, contact Jo-Carroll and claim your prize no later than the 10th of the month following publication.

DIRECTV and electric fireplaces offered through Jo-Carroll

Jo-Carroll Electric Co-op is proud to announce the availability of two new services: DIRECTV and Symphony electric fireplaces. The addition of these two services will bring value and convenience to every household. It is a direct result of feedback from members like you that these fine programs were instituted. Call our office today at (800) 858-5522 to inquire about these incredible opportunities.

If you currently have a DSS system or plan on purchasing one, consider Jo-Carroll Electric for your programming needs. With Jo-Carroll Electric, your programming possibilities are endless. Choose from five competitively priced packages along with numerous additional viewing options to select from. Once you become a DIRECTV subscriber, you will no longer hear the complaint that there is nothing to watch on television. Jo-Carroll Electric is pleased to handle all of your programming needs, but does not sell or service satellite dishes.

Considering installing a fireplace in your home . . . how about an electric fireplace? Jo-Carroll Electric Co-op is currently offering various models of Symphony electric fireplaces. These 1,500 watt units require only a standard 120 volt plug-in, making installation easy. Furthermore, the fireplaces have independent heat/flame control and adjustable flame brightness to suit each occasion. Stop by our office in Elizabeth to take a peek at this fireplace on display.

* DIRECTV and Symphony electric fireplaces are *not* exclusive to Jo-Carroll Electric Co-op members.

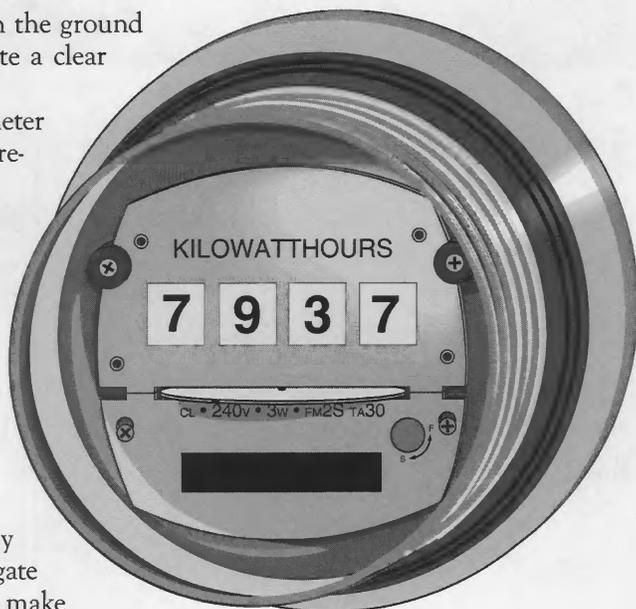
Meter access

Did you know that Jo-Carroll Electric Cooperative serves about 6,000 member accounts and employes part-time meter readers? It's not uncommon for our meter readers to collectively log 2,700 miles or more a month. Some individual meter readers read more than 300 meters.

Reading meters can be a difficult job when you consider locked gates, brush piles, snow drifts, and long-toothed dogs with a taste for denim. With that in mind, we'd like you to take a moment to look at your property through the eyes of your meter reader. Here are some things to consider:

- Is your meter accessible to the meter reader? While it's not necessary that the meter reader be able to drive directly to the meter, it is important to have access to the meter.
- Please do not pile wood, brush, or other material on the ground around your meter. Your meter reader will appreciate a clear path free of tripping hazards.
- When you're shoveling the walk, remember your meter reader and shovel a clear path to the meter. Kindly refrain from piling snow around your meter site.
- Many meters are mounted on the side of a house or other building. If remodeling plans or additions will somehow make your meter inaccessible, call the cooperative. The meter reader must have free access to the meter. It is not acceptable for the meter reader to have to crawl under a deck or look through a porch window.
- If you have bushes and shrubs planted around your meter site, keep them trimmed so they don't block the view of your meter.
- Long driveways with locked gates are tops on every meter reader's list of concerns. If you have a locked gate on your driveway, please contact the cooperative to make arrangements to provide access for your meter reader. One solution may be to put a co-op lock in series with your lock.

Chances are that you don't spend a great deal of time thinking about your electric meter. Chances are also pretty good that your meter site is perfectly clear of obstacles and may not require any further attention. Why not take a minute to check your meter site just to be sure. Your meter reader will certainly appreciate the effort.



When your power is out . . . we're on the line!

Check your circuit breakers or fuses. If possible, determine if your neighbors have electricity. Then call Jo-Carroll Electric's Outage and Emergency Report Line. Please have your account number and location readily available so we may restore your service quickly.

Local calls – dial 858-2207

Outside Elizabeth – dial 1-800-927-5254



Notice of closing

Jo-Carroll Electric Cooperative will be closed
Friday, July 3, in observance of Independence Day.

Enjoy your holiday!



What Customer Choice Means

Restructuring—Before

Your electric bill looked something like this:

The cost of energy times the number of kilowatt hours you used, plus a customer charge and sales tax for the total bill.

⚡ YOUR ELECTRIC BILL					
ACCOUNT NUMBER	NAME	RATE	SERVICE ADDRESS		
14-41-70	Doe, John	11	1313 Mockingbird Lane, City, St 20851		
SERVICE DATES		METER READING		AMOUNT	CHARGE
FROM	TO	PREVIOUS	CURRENT	USED	
2-3-1998	3-4-1998	48201	49201	1000	
Customer Charge					10 00
Energy Charge					1000 kWh x .078 78 00
Tax					4 40
TOTAL DUE NOW					\$ 92.40

⚡ YOUR ELECTRIC BILL					
ACCOUNT NUMBER	NAME	RATE	SERVICE ADDRESS		
14-41-70	Doe, John	11	1313 Mockingbird Lane, City, St 20851		
SERVICE DATES		METER READING		AMOUNT	CHARGE
FROM	TO	PREVIOUS	CURRENT	USED	
2-3-1998	3-4-1998	48201	49201	1000	
Customer Charge					10 00
Energy Charge					1000 kWh x 0.035 35 00
Transmission Service					1000 kWh x 0.005 5 00
Distribution Service					1000 kWh x 0.028 28 00
Competitive Transition Charge (CTC)					1000 kWh x 0.010 10 00
Tax					4 40
TOTAL DUE NOW					\$ 92.40

Restructuring—After

Some charges that are already included in your bill would be itemized.

- A** transmission services
- B** distribution service
- C** competitive transition charge or CTC may appear on your bill. This reflects the money invested in power plants, lines and poles.
- D** energy charge is only a portion of your bill. Only the energy charge is competitive.

Jo-Carroll Electric Cooperative, Inc., Elizabeth, Illinois — (815) 858-3311

PRESIDENT'S REPORT by Connie M. Shireman



Shireman

Electric cooperatives — committed to service

Survey after survey confirms that consumers believe electric cooperatives do a good job of delivering service. Even consumers not served by electric cooperatives rank them far above their current service providers.

While electric cooperatives are receiving good news and being rewarded for our good work, our competition is learning a few hard lessons about the marketplace that they claim to control. Enron Corporation, for example, abandoned the residential market in California last month after spending \$10,000,000 on a campaign promising huge savings for everyone. They couldn't deliver on those promises and officials at Enron said they are leaving California because the residential market "wasn't as profitable as expected."

EnergyOne, another big corporate utility brand that was launched with great fanfare, has folded its tent as well. The utilities that created EnergyOne are abandoning their effort, laying off workers and closing their doors.

Our competition has learned that they can't just snap their fingers and change the electric utility industry overnight.

Electric cooperatives, on the other hand, are empowering people to fight for positive change in the industry. In states where electric utility industry restructuring is occurring, consumers are beginning to realize that these big corporations can't deliver on their promises because they're more interested in profit than the service they provide customers. It is a realization that will serve us well in the future.

The arrogance of big electric utilities is clearly reflected in the anticonsumer restructuring legislation they have been pushing in the United States Congress for two years. Thanks both to the actions of our competition and our steady commitment to serving all consumers, these anticonsumer proposals have stalled in Congress and it seems unlikely that they will be considered this year.

But when Congress eventually does vote on legislation to change the industry, we will be ready and confident that we've done everything we can to ensure that consumers are protected. On this issue, as on so many others in this time of uncertainty, electric cooperatives are the voice of the consumer. No one else in the industry comes close because our priorities and our consumers' priorities are the same.

Today we know, as does the rest of the country, that the big power companies have failed to deliver and all they are leaving on the American landscape is a trail of broken promises.

Stray voltage

Stray voltage can be a problem in any season. If you notice changes in animal behavior, such as reluctance to go into a building, unwillingness to drink water from a drinking cup or waterer, uneasiness, slow or uneven milkout, reduced feed and water intake, decreased milk production, or a general decline in animal health, the problem could be related to stray voltage. For a free on-farm test, call Jo-Carroll Electric Cooperative at (800) 858-5522.

An inside look at customer choice

Customer choice, deregulation, restructuring, retail wheeling — we have all heard these terms numerous times, but seldom ponder on their meaning or impact. The deregulation of an entire industry can be a confusing time for both consumers and companies as is evidenced in the telecommunications field. A method in helping to clear some of the confusion surrounding deregulation is education.

In order to gain an understanding of deregulation one must first have knowledge of the terminology. The following are definitions of words often used when referring to deregulation of the electric industry.

Customer choice — A term used interchangeably with retail wheeling in the electric utility industry. It means customers would have a choice of power suppliers.

Deregulation — Reduction or elimination of government oversight of a segment of a private industry — usually a basic public service such as electricity, telecommunication, or transportation.

Restructuring — Changes in the electric utility industry as a result of deregulation trends. Also refers to the reorganization of an electric utility. Sometimes used interchangeably with the term deregulation.

Retail wheeling — A system in which individual retail electric customers are allowed to choose their electric energy supplier. Also known as retail competition or customer choice.

Earlier this year Governor Edgar signed House Bill 362, referred to as the deregulation bill, into law. What this means to consumers is that as early as October 1999 large commercial customers may have the opportunity to choose their power supplier. The projected date for residential customers is May 1, 2002.

In order to better understand how deregulation will work, one must realize that there are three major paths in getting electricity to your home — generation, transmission and distribution of electricity. Many electric utilities combine these three services into one company. Jo-Carroll Electric is a distribution cooperative that relies on Dairyland Power Cooperative, LaCrosse, WI, for the generation and transmission of electricity. Last month's newsletter showed a copy of how a monthly electric bill may look after these three services are itemized or unbundled.

Restructuring, or deregulation, refers to separating or "unbundling" these three major segments of the industry — treating each as a separate business. Power plants, the producers of electricity, are the generation side of the business. The generation side is what will be open to competition allowing consumers to choose their power supplier. Transmission is the transportation of electricity over high voltage power lines from the power plant. As mentioned, Jo-Carroll handles the distribution of electricity, which is the final delivery of electricity to the consumer. **Joe Norris**

The restructuring of the electric industry will take time. There are many questions still left unanswered. One thing is for certain, Jo-Carroll Electric Co-op will be around for the duration providing reliable power and first class service. Who better to rely on and trust during this period of uncertainty than your locally owned and operated electric cooperative?

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Outside Elizabeth — dial 1-800-927-5254



Is your family prepared? Electrical safety important when disaster strikes

Serious injury can result for anyone dealing with the aftermath of a major storm, tornado or other disaster, so it's wise to be overly cautious. Electrical safety is extremely important, especially since the storm may have resulted in heavy rains or even flood conditions.

Following are some electrical safety tips. If you need more information, please contact your electric cooperative. If disaster should strike, your electric co-op will be actively involved in restoring power and helping members get through the disaster.

- Beware of outdoor hazards. Watch out for loose or dangling power lines, and report them immediately to proper authorities. It is not unusual in a disaster such as this for more people to be killed by carelessness in the aftermath than were killed by the event itself.
- Be sure all electric and gas services are turned off before entering buildings for the first time.
- Disconnect main switch and all circuits.
- Remove covers from all outlets and fuses or multibreaker boxes, and flush with clean water. Let dry and spray with contact cleaner/lubricant.
- Watch for electrical shorts or live wires. Don't turn on any lights or appliances until an electrician has checked the system for short circuits.
- Electric motors in appliances that have been flooded should be thoroughly cleaned and reconditioned before they are put back into service.



Electric water heaters for \$1.00

Yes, you read correctly, Jo-Carroll Electric is still offering electric water heaters for only \$1.00. As a member of Jo-Carroll Electric you are eligible to get either a 50- or 80-gallon electric water heater and participate in our load management program.

This is the same great water heater program we have always had, with only one new revision. Prior to participation in the program, the member will now be required to sign a water heater agreement. The addition of the agreement will help with the tracking of and installation of the load management devices in an accurate and timely fashion. Furthermore, any and all questions a member may have regarding the program can be answered prior to participation.

In light of the upcoming deregulation of the electric industry, members participating in the water heater program will be required to retain electric service with JCEC and maintain the water heater on the load control program for a period of not less than five years. Since the water heaters are provided for only \$1.00, Jo-Carroll needs time to recover the costs invested in the program. A termination charge is applicable in the event one would choose to end participation in the program. The agreement also states that the water heater must be installed and on the load control program within 60 days.

In the event you have recently acquired an electric water heater and did not have a load control box installed or inspected by a Jo-Carroll employee, give us a call. We will be glad to set up an appointment and have one of our technicians stop by.

If your water heater is on its last leg and the showers keep getting colder every morning, give your local electric cooperative a call. We will be more than glad to assist you in getting a new electric water heater at a price cheaper than the average gallon of gasoline.

Reader prize

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**YOU'RE THERE FOR YOUR CUSTOMERS.
IS YOUR ENERGY PROVIDER THERE FOR YOU?**



You've succeeded because you listen to your customers. We listen to ours because, quite frankly, we're cooperatives, owned by the customers we serve.

Like business, energy is changing. And we want to make sure that the change is good for you. That's why we've come together to create



a nationwide partnership of cooperative energy providers. Together, we're known as Touchstone Energy.SM

As Touchstone EnergySM Partners, we're able to offer enhanced services, take advantage of improved resources and participate in a nationwide commitment to providing the best energy services possible.



Of course, what's good for your customers is what's good for ours, which is why Touchstone EnergySM Partners will always remain locally owned, locally based co-ops, providing low-cost electricity, first-rate service and a commitment to large and small businesses all across America. After all, isn't the customer always right?

**Jo-Carroll Electric Cooperative, Inc.
(815) 858-3311**

A Touchstone EnergySM Partner 

<http://www.touchstoneenergy.com>

PRESIDENT'S REPORT by Connie M. Shireman



Shireman

When the power goes out, we're there to help

Imagine this scenario ... ripping winds and crashing rains raise havoc on your normally quite east coast city for two straight days. Your lights blink intermittently, then suddenly all goes dark. You reach for the phone to call the electric company and to your dismay receive a busy signal. You hit redial and once again the line is busy. As you look outside to assess the damage there are electrical lines and poles down as far as the eye can see.

This scenario rang true in many regions throughout the country earlier this summer. In heavily populated areas several hundred thousand people were without electricity. In an effort to get power restored, these customers called on their local power company. As the phone lines flooded with calls, it was impossible for 100+ outage reporting operators to handle 200,000+ simultaneous calls. Therefore, many customers received a busy signal.

During a storm of mass destruction, many electrical customers will probably be affected. To handle the onslaught of calls, Jo-Carroll utilizes the after hours outage reporting services of Cooperative Response Center (CRC). CRC employs highly trained customer service representatives along with the latest call center technology available.

When calling in an after hours outage to CRC, you will be prompted with an options menu. After selecting "report an outage" you will be transferred immediately to a customer service representative. In the event there are multiple outages in Jo-Carroll's service area, the automated phone system works on the same concept of caller identification. When calling in the outage, the automated system will recognize the service location phone number and check for other outages in that vicinity. At that time, you will be updated as to the status of the electrical outage in your area and your outage will be automatically recorded. Should you want to speak to a customer service representative, that option will always be available.

In the event of widespread outages due to major storms, as explained in the opening scenario, you may receive a periodic busy signal. Phone systems, as with any system, have to work within the constraints available. The phone company's central office is capable of handling only so many calls at once. As soon as that number of calls is achieved, the result is a busy signal. Likewise, it only stands to reason that if you have 10 operators and 100 people simultaneously calling in, not everyone will receive a live person to report their outage to.

By utilizing CRC, after hours power outages can be restored in a more timely and accurate manner. Jo-Carroll Electric and CRC are working together to make outage reporting more convenient and efficient for our members. After all, that is what a cooperative is all about... working together for the benefit of our members.



Office closing

We will be closed
Monday, Sept. 7,
in observance
of Labor Day.

Enjoy your holiday!

Why do I receive Illinois Country Living?

Electric cooperatives began publishing periodicals such as this in the 1940's to communicate with their members when the cooperatives were being attacked in extensive advertising and publicity campaigns. Today, distorted and otherwise inaccurate information is still a problem and the attacks by our competition continue.

Kathy Johnson
Your electric cooperative relies on the Illinois Country Living not only to relay information about your business, but also to encourage you to use electricity wisely and safely. Promoting electrical safety can help save lives and money.

Promoting wise use of energy can benefit you in a number of ways, including the following:

- Helping shave electricity use during peak periods of the day or season. Lowering peak demand helps hold the line on everyone's rates. This is accomplished at Jo-Carroll Electric Cooperative by using load management controls on your electric heat and water heater.
- Helping our members make informed decisions on purchasing new, efficient technology in the area of water heaters, appliances or HVAC units.
- Providing an alternative "green" source of energy by participating in our EvergreenSM program.

Electric cooperatives – when being a member really means something

We hate to admit it, but sometimes we have a tendency to forget that all of our customers have not always received their electricity from an electric cooperative. You may not all know about the advantages of receiving electricity from an electric cooperative – your rights, your privileges and your responsibilities.

If you receive your electric service from an electric cooperative, you should know:

- You are a member of the cooperative and as a member you are legally part owner of it.
- You have a right to attend your annual meeting of members and to vote for directors of the cooperative.
- You have a responsibility to keep up with developments affecting your cooperative.

Local activists established your cooperative at a time when existing utilities refused or neglected to serve the area where you now live. Most electric cooperatives have received loans from the federal government to build and extend their systems. Some subsidy is involved, but this is not unique in the utility business. All types of electric utilities, including the investor-owned utilities (IOU) and municipally owned utilities, benefit in one way or another. In fact, studies show that federal subsidies to electric cooperatives are not as large as those to IOU's and municipals.



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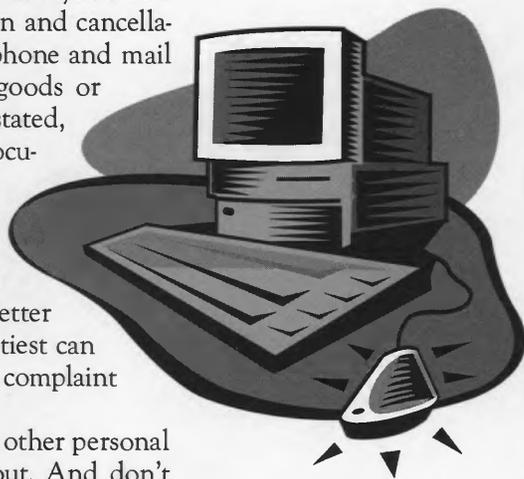
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Tips for avoiding Internet fraud

The National Consumers League offers these tips for doing business with companies over the Internet. Don't be a victim of fraud. Be sure to:

- Do business with those you know and trust. Be sure you know who the company or person is and where it is physically located.
- Understand the offer. Look carefully at the information about the products or services offered, and as for more information, if needed. A legitimate business will be glad to provide it; a fraudulent telemarketer won't. Be sure you know what is being sold, the total price, the delivery date, the return and cancellation policy, and the terms of any guarantee. The federal telephone and mail order rule, which also covers orders by computer, requires goods or services to be delivered by the promised time or, if none was stated, within 30 days. Print out the information so that you have documentation.
- Check out the company's or individual's track record. Ask your state or local consumer protection agency if the business has to be licensed or registered, and check to see if it is. Call to check for complaint records with consumer agencies and the Better Business Bureau in your area. But keep in mind that fraud artists can appear and disappear quickly, especially in cyberspace; lack of a complaint record is no guarantee of legitimacy.
- Never give your bank account numbers, credit card numbers or other personal information to anyone you don't know or haven't checked out. And don't provide information that isn't necessary to make a purchase.
- Even with partial information, con artists can make unauthorized charges or take money from your account. And, until the new encryption systems that are being developed are in place, it may be safer to provide your payment information by telephone than on-line.



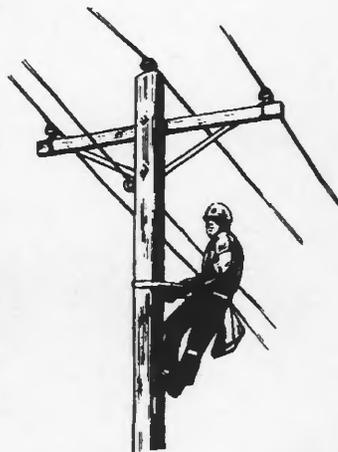
When something comes up, Jo-Carroll Electric won't let you down

Wind, rain, summer or winter storms are just a few things that can cause damage and interrupt your electric service.

Our professional and experienced crews are trained to put things back in order as fast as possible.

As your locally owned electric cooperative, we take pride in serving our members. Our commitment to you and our community is to never let you down, no matter what. In fact, every member of the co-op staff – from lineworkers to receptionists and managers, full-time or part-time – is there to assist you.

So when trouble pops up, so do we. It's all part of being a cooperative. And we wouldn't have it any other way.



When your power is out . . . we're on the line!

Check your circuit breakers or fuses. If possible, determine if your neighbors have electricity. Then call Jo-Carroll Electric's Outage and Emergency Report Line. Please have your account number and location readily available so we may restore your service quickly.

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Which electric lines do we fix first?

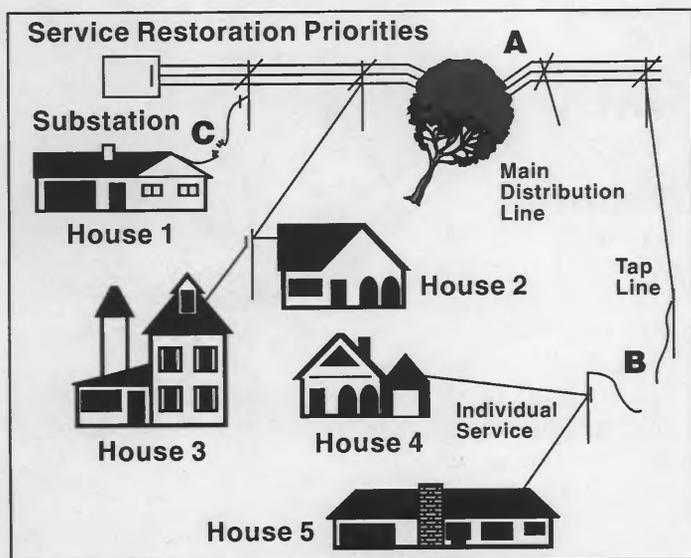
When an outage occurs, restoring electrical power is often a complicated process. Damage done by wind, ice or other bad weather usually occurs at several points in the distribution system. The idea is to get the power back on for everyone in the most efficient manner.

When a widespread outage occurs, the first location the repair crew checks is the substation.

Linemen then work their way out on the main distribution line, restoring service to the main feeder lines, then lines serving groups of homes and finally individual consumers.

Fixing the power at an individual home first is useless if the main line is dead.

No electricity would flow into the home anyway. By repairing the main line first, many more people would have their power restored.



The diagram shows that Step A would be repairing the main distribution line. Since there is no damage leading to houses 2 and 3, this would automatically restore their power. Next (Step B), the problem with the tap line leading off the main line would be cleared up. This would restore power to houses 4 and 5. After the high voltage lines are repaired, power to individual members (house 1 in the diagram) would be restored (Step C). The entire system would then be in good working order.

Prolong the life of your appliances

When you consider the high price of repair or replacement, it makes sense to shield your home appliances and electronics from harm. The Secure HomeSM program is an exclusive new service providing comprehensive surge protection for your home.

There are major differences in the quality of surge protection products being offered to the consumer today. Some devices are excellent, while others offer little protection value. That's because no government standards have yet been established for these devices. The energy professionals at Jo-Carroll Electric Cooperative have taken great care to ensure that the Secure HomeSM program includes surge protection systems of the maximum quality and dependability. They are also backed by an excellent warranty provided by the manufacturer. Equipment of this quality is typically not available in retail stores.

The Secure HomeSM program provides two stages of protection. It prevents external surges from entering your home through the power line with the installation of a "whole home suppressor." Additionally, each package includes a companion kit designed to protect your most valuable electronics. These second stage surge suppressors provide protection from "back-door" surges (surges that travel across phone lines and cable or satellite hardware) and surges that originate within the home.

For more information about the Secure HomeSM program, contact Brad Pecinovsky at your electric cooperative to select the right package to meet your needs.



PRESIDENT'S REPORT by Connie M. Shireman



Shireman

October is cooperative month

Today many electric cooperative consumers don't remember the first day electricity came to their homes. In fact, your electricity was probably already there when you moved in—one of those automatic things like the telephone line and running water.

The day you joined your electric cooperative you became a member of a unique organization. An electric cooperative is different. In fact, there are a lot of positive differences between receiving your electricity from a cooperative and receiving it from an investor-owned utility (IOU) or municipal utility.

The bottom line:

- Your electric cooperative is not-for-profit and consumer-owned, like the local credit union or farm supply cooperative. That means any revenue above expenses is eventually returned to the member (you) in the form of capital credit payments.
- Your electric cooperative is committed to providing the best possible service at the lowest possible cost. We take pride in our cooperative—a grass roots system of service started by pioneers like those who settled this area. Keeping the cost of electricity affordable helps keep local businesses competitive, while preserving our rural heritage and standard of living.

The board room:

- As a member of this electric cooperative, you have a direct voice in the operation of the cooperative. You elect the board of directors and vote on business matters at the annual meeting.
- The Directors and management at your electric cooperative have a genuine interest in you. After all, directors receive their electricity from the cooperative, just as you do.

The philosophy of service:

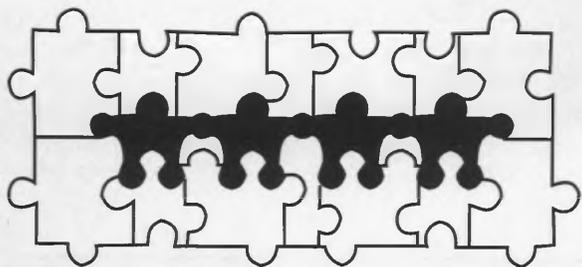
- Cooperatives were the first to serve rural areas. They were formed when IOUs refused to serve sparsely populated areas. Because IOUs are profit motivated, they didn't see the value of serving rural and suburban areas.
- Cooperatives are involved in our communities. We live here, too, and take an active interest in bettering our communities through involvement in local schools, civic clubs and business organizations.
- Electric cooperatives help each other out. Your electric cooperative is one of hundreds of cooperatives across the country providing electricity and other services to rural and urban America. When a major storm or other disaster

forces an outage, neighboring cooperatives often come to the rescue, providing their equipment and personnel to help get the power back on fast.

Once in a while, electric cooperatives are taken to task for the low-interest loans received from the Rural Utilities Service. This program was developed to provide funding for the high cost of constructing millions of miles of power lines needed

Continued on 16b...

COOPERATIVES



Businesses People Trust

Continued from 16a...

to provide electricity to rural America. Today, these funds are essential to maintain those power lines and the equipment needed to serve new growth. In truth, IOUs and municipal utilities receive far more subsidies than electric cooperatives. IOUs receive big tax benefits, and municipal utilities are allowed to raise capital by selling bonds that have tax-exempt interest.

IOUs, on average, receive \$53 per customer annually in federal subsidies. Municipal utilities receive \$74 per customer. Electric cooperatives receive roughly \$23 per customer annually, according to a 1998 report by the National Rural Electric Cooperative Association.

Electric cooperatives face other hurdles:

- We have to provide electricity at a price competitive with IOUs while constructing and maintaining thousands more miles of distribution lines. The average electric cooperative has 5 consumers per mile, compared to 35 for an IOU and is 48 for a municipal.

- We have fewer large industrial and commercial consumers than IOUs. Our revenue comes mostly from serving many small accounts, homes and farms.

- Our consumers are mainly residential, creating a low load factor. Our power demand can skyrocket depending on the time of year. That's why every cooperative works hard to level out its load factor.

Innovation and creativity have always been a part of the cooperative system. Despite our low population density and high cost of bringing electricity to rural America, we continue to work to maintain stable rates. That's our commitment to you, our owner and member.

There is something different about receiving your electricity from an electric cooperative. We think it's a difference you can be proud of.

Helping hands

This past summer Jo-Carroll Electric Co-op had two summer employees assisting the operations and member services departments. A big thank you goes out to Ryan Stadel and Scott Hopton for their dedication in helping to serve Jo-Carroll members.



Summer employees Ryan Stadel, left, and Scott Hopton.

Ryan is the son of Gary and Carla Stadel of Schapville. Ryan is a graduate of Northwest Iowa Community College with a certification in powerline technology. He has been installing and inspecting load control devices on electric water heaters. Ryan has also been assisting the line crew with routine maintenance. Scott just finished his third summer working at Jo-Carroll. He is the son of Greg and Cheryl Hopton of rural Hanover. This summer Scott was busy helping the underground crew installing new services and replacing old cable. He also assisted in various warehousing activities. Scott is in his fourth year at the University of Illinois majoring in forestry.

When your power is out . . . we're on the line!

Check your circuit breakers or fuses. If possible, determine if your neighbors have electricity. Then call Jo-Carroll Electric's Outage and Emergency Report Line. Please have your account number and location readily available so we may restore your service quickly.

Local calls — dial 858-2207

Outside Elizabeth — dial (800) 927-5254



60 Years of Jo-Carroll Electric Cooperative

This coming year will mark the 60th anniversary of Jo-Carroll Electric Co-op. To assist us in recreating the early years of rural electrification, we are seeking your help. If you recollect when electricity was first brought to your farm or residence we would like to hear about it. Tell us what life was like before electricity and the effect rural electrification had on your lifestyle. Any pictures you have to share would be great also. Share your story with us, we are ready to listen. Contact our office at (800) 858-5522 and ask for Brad Pecinovsky.

A Touchstone EnergySM Partner



Storm rips through area

At noon on Monday, August 24 high-powered winds and rain swept through Jo Daviess and Carroll counties. The aftermath of the storm toppled buildings, trees and power lines leaving many without electricity.

At the height of the storm, nearly 2,000 members were without power. Winds in excess of 80 miles an hour snapped utility poles off at the ground and sent trees crashing through electrical lines. Jo-Carroll Electric Cooperative employees worked around the clock through Wednesday evening until all of our members had power restored. Assisting Jo-Carroll in restoring electricity were crews from Illinois Valley Electric Cooperative, Princeton, and Spoon River Electric Cooperative, Canton.



This barn on Loran Road, or the barn that used to stand just to the right of the pair of silos, was destroyed by a windstorm earlier this summer.



erative, Canton.

The board of directors and employees of Jo-Carroll Electric Cooperative would like to thank all of our members for their patience and assistance in this matter. It is occasions of hardship such as this that cooperatives truly come together as a family by helping one another out. Once again, a big thank you goes out to all of our members for their understanding and patience during this storm of mass destruction. Let's hope Mother Nature is a little more forgiving in the future.

Line workers Bill Allen (on trencher) and Don Altfillisch work at repairing an underground fault.

Office hours

7:30 a.m. to 4 p.m.
Monday through Friday

Outages and emergencies

During hours call 1-800-858-5522,
after hours call 1-800-927-5254.

Play it safe during harvest

They say you reap what you sow.

If in fact actions lead to the resulting consequences, many accidents could be avoided if time is taken to think safety first.

All year around, on the farm, in the home, or driving down the road, safety must be a conscious priority. Specifically during harvest time, many avoidable accidents occur in rural areas.

Modern farming requires the use of large complex machinery. Each year many tragic accidents are caused by careless handling of farm equipment around electric power lines. Jo-Carroll Electric Cooperative urges you to use caution at all times — to watch for overhead power lines and utility poles to avoid any contact with this potentially lethal power equipment.

Insist that hired hands and family members learn to survey their working area carefully before operating farm equipment. Have every worker make sure the equipment he is using will not come into contact with power lines, poles or power-support equipment.

Although you may have no power lines in your fields, they are usually present in equipment storage areas and grain storage areas.

Be sure paths from equipment storage areas to fields and from fields to grain storage areas are safe routes. There should be ample clearance for combines, pickers, balers, front end loaders, stackers or any other equipment you're moving about your farm.

If there is any question about whether equipment will clear a power conductor, assume it won't and take a different route.

More often than not, power lines follow property lines.

When you reach the end of a field and turn your equipment, there's a very good chance power lines will be nearby. Always be alert to power lines along your property lines.

They may even be hidden by trees or brush, so take precautions to ensure your equipment doesn't make contact.

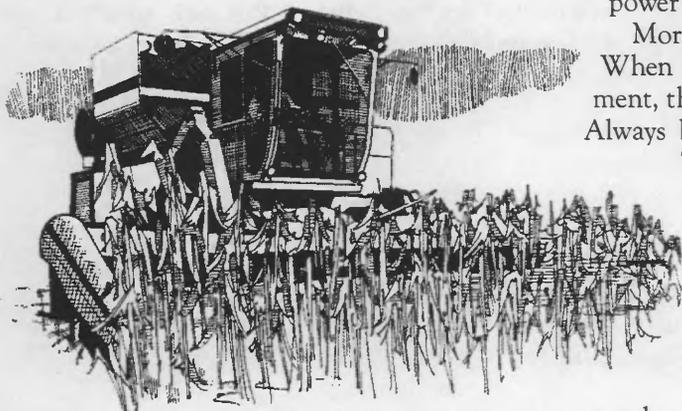
Grain augers and bins are often used along property lines, too, since such placement makes the best use of the land. Again, be sure the augers don't contact power lines.

Crop-storage equipment such as augers, balers and stackers can be extended in height to exceed electric code clearances for power lines. Take precautions to be sure the stacking equipment won't contact the lines. It takes only one mistake to bring tragedy.

If contact is made while you are on the equipment, remain on the machine and call for help. Have a family member or neighbor call the cooperative and a lineman will be sent to disconnect power.

If no one is around to help, jump free of the equipment to the ground. Be sure that at no time you or anyone touches the equipment and the ground at the same time.

Make it a safe autumn season. Think 'safety first.'



Reader prize

Each month we print the name of a Jo-Carroll 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 story, contact Jo-Carroll and claim your prize no later than the 10th of the month following publication.

Jo-Carroll Hi-Lines⁴⁴

Jo-Carroll Electric Cooperative, Inc., Elizabeth, Illinois — (815) 858-3311

PRESIDENT'S REPORT by Connie M. Shireman



Shireman

**What do
reliability and
blinking clocks
have in
common?**

Reliable electric service is something Jo-Carroll Electric Co-op takes very seriously. Jo-Carroll Electric prides itself in providing our members with first-class service and a reliable power supply.

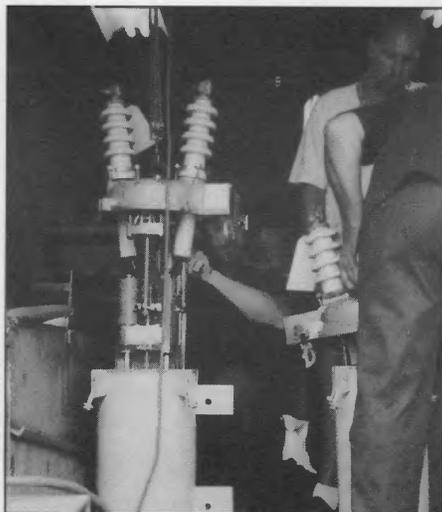
There are many ways Jo-Carroll goes about providing reliable electric service. Replacement of underground cable, upgrading and construction of overhead power lines and extensive tree trimming are just a few. Another means of increasing reliability is through the installation and maintenance of oil circuit reclosers (OCRs).

An oil circuit recloser is the device you may notice hanging on a utility pole that resembles a tall, narrow pot. It looks similar to a transformer in your yard. An OCR acts as a protective device on high voltage lines. OCRs distinguish between temporary and permanent disturbances on electric lines. They actually open or break the circuit and very briefly interrupt the flow of electricity through that section of line. An OCR is programmed to open three times before the line goes dead.

The following is an example to better explain the function of an oil circuit recloser. A tree limb swaying in the breeze may come in contact with the electric line and immediately be blown clear. An OCR is smart enough to distinguish this as a temporary interruption and keep the power on. Likewise, without an OCR the same tree limb probably would have knocked the line out causing a power outage.

With an OCR protecting Jo-Carroll Electric Co-op power lines, the only noticeable result from the above scenario would be a blinking digital clock. Without an OCR protecting electrical lines, the same digital clock would be blank because the power would be off.

To ensure proper operation of our OCRs, Jo-Carroll Electric Co-op brought in EIR Testing & Maintenance, Inc. The Hastings, MN company was at Jo-Carroll testing and repairing OCRs for two weeks this summer. With appropriate upkeep of these protective devices along with system wide maintenance, Jo-Carroll Electric Co-op will be able to provide our members with a safe and reliable energy source far into the future.



Repair and maintenance of OCRs increases reliability.



Employees of EIR Testing & Maintenance, Inc. inspecting an OCR.

Fall festival — fun for all ages

Fall is once again upon us. For many, this time of the year accompanies visions of changing leaves and harvesting crops. For Jo-Carroll Electric Cooperative members Tom and Jessica Arnold and family, the fall of the year brings thousands of pumpkins and just as many visitors to their farm on Salem Road.

For the last four years, Arnold's Fall Farm Festival and Pumpkin Patch has been offering people of all ages a relaxing and eventful day on the farm. The Arnold farm offers family fun for everyone. Some of the activities to participate in include: picking your favorite pumpkin from the large pumpkin patch, riding ponies, listening to live music and navigating your way through a cow-shaped corn maze. In addition to these activities, Tom notes that the biggest attractions are the hayride, petting zoo and farmer's mini golf.

Tom and Jessica are the fourth generation of Arnolds to run the family farm that has been in continuous operation since 1886. Primarily, the Arnolds specialize in the production of beef and pork. This focus on livestock production was the motivation for the farm festival and pumpkin patch.

Since the mainstay of Arnold's River Ridge Ranch is the production of livestock, a way to market and sell their product was needed. Having attended farmers' markets and promoted their meats by word of mouth, the Arnolds decided there had to be a more effective way to reach consumers. So instead of taking their beef and pork to



The Arnold family — Jessica and Tom with (l to r) Andrew, Vanessa and Cody.

Feeding time at the petting zoo.



the consumers, they brought the consumers to the farm. Thus, the farm festival had been born.

After witnessing the success of this type of promotional advertising elsewhere, the Arnolds decided to hold the first farm festival in 1995. The farm festival and pumpkin patch enticed people to visit the farm. After participating in the various events and sampling some homegrown meat, visitors are sure to appreciate the quality of their product.

Only eight miles from Elizabeth, the scenic drive puts you in the mindset of a peaceful country afternoon. The festival runs the last two weekends of September and the first three weekends of October. Nearly 5,000 visitors attended last year with groups ranging from girl scouts to bus trips of seniors with their grandchildren.

If you missed the farm festival and pumpkin patch this year, be sure to mark your calendar for next fall. The Tom and Jessica Arnold family will be sure to provide you with an action-packed day on the farm.



Children anxiously search for the perfect pumpkin.

Office hours

7:30 a.m. to
4 p.m.
Monday through
Friday
800-858-5522
or 800-858-2207.

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As the cool mornings remind us that winter is nearly upon us, we face the lingering questions from winters past..

- Will my heating system last another winter?
- Can I afford to heat my home this year?
- Is there a way to only heat part of my home?
- How can I heat the cold rooms upstairs or in the basement?

basement?

- How can I avoid the mess of wood burning?

Dual-fuel heating can be the solution to many of these problems.

- Electricity is versatile can can heat the home or only a few rooms.

- There are no flues or stove pipes, so electric heating can be installed nearly anywhere, even beneath the floor or in the ceiling.

- With many types of electric heating it is possible to have individual thermostats for individual room-temperature control.

- Electric heating is a nice supplement to wood burning, since it is well suited as a backup when the wood fire dies down or when the weather is not conducive to wood burning.

- New lower rates for off-peak and dual-fuel heating make their cost even more competitive.

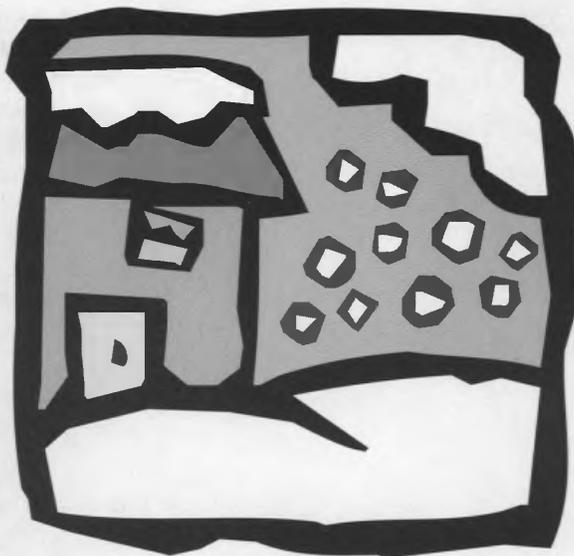
- Heat pumps can be the least expensive heating and cooling alternative for buildings using new technology.

- Rebates and incentives are available to help offset the cost of off-peak/dual fuel heating.

Allen Lattner

Rabates for off-peak/dual fuel programs continue in effect for the balance of 1998.

For more information, contact Brad Pecinovsky at (800) 858-5522.



**Dual fuel is
smart answer
to winter cold**



Office closing

**Wednesday, Nov. 11
in observance of
Veteran's Day.**

**Thursday and Friday,
Nov. 26 and 27
in observance of Thanksgiving.**

Enjoy your holidays!

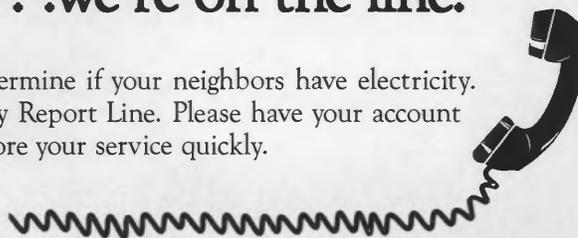


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During office hours – dial (800) 858-5522

After office hours – dial (800) 927-5254



Load management system testing

As cooler temperatures and fewer daylight hours arrive with autumn, the energy professionals at your electric cooperative are preparing for another Illinois winter. This includes a test of the cooperative's load management system.

If you currently participate in a residential dual fuel or heating load management program, the system will be tested beginning at 5 p.m., Wednesday evening, Nov. 18. This means that controlled electric heating will be turned off at 5 p.m. and remain off throughout the evening. During the time the electric heat is off, customers will rely on their backup heating system. All electric heating systems will be turned back on by 11:15 p.m.

If you experience any problems with your heating system during this test, please contact Jo-Carroll Electric at (800) 858-5522.

Why is load management important?

Why is load management important to Jo-Carroll Electric Cooperative members? The answer is simple. Load management helps us control our peak demand that is the greatest demand placed on our electric system. This helps manage our energy costs today and into the future.

Electricity cannot be stored and must be produced at the time it is used. There are no storage alternatives for excess energy, and battery storage is not yet an economic alternative.

The moment you flip a switch in your home or business, electricity flows from a power plant to your home. In order to meet your electrical needs, power plants operate 24 hours a day.

Load management is a technique used by our wholesale power provider, Dairyland Power Cooperative, to reduce peak demand. This means reduced costs for all electric facilities and improved efficiency.

More than a decade ago, we began installing a load management system at Jo-Carroll Electric Cooperative that allows us to reduce our load by shutting off various items by remote control at times of high electrical demand. Our cooperative currently has several members participating in the dual fuel and water heater program.

How does it work?

The load management system was designed to save you money¹ and not to inconvenience you or your family. Load management is used during periods of peak load (highest demands on our system). Typically, our cooperative's highest demand is on the coldest winter days when electric heat is used more, cars and tractor engine heaters are plugged in and more people are spending time indoors. (Hot summer days also create high demand with air conditioning and irrigation use).

Dairyland Power Cooperative operates a special network of radio transmitters which send out load-control signals. These signals are received by a special load management receiver installed in a member's home or business.

The load management system is flexible to allow the most efficient use of the electrical system. For example, electric water heaters can be controlled during morning and evening peak energy periods to save you money. Rather than starting up a power plant for a short period of time or purchasing more expensive power from another utility, electrical demand is reduced by shutting off water heaters for a while. Most water heaters are large enough to provide your family with hot water during the control period.

Participants in these programs realize immediate and future savings by reducing their energy costs. You are also helping to reduce future energy costs by deferring construction of costly new power plants. All consumers can help reduce their energy costs by being conscious of their energy use — especially on the coldest winter days.

For more information on Jo-Carroll Electric Cooperative's load management program alternatives, contact (800) 858-5522.

Jo-Carroll Hi-Lines ⁴⁴

Jo-Carroll Electric Cooperative, Inc., Elizabeth, Illinois — (815) 858-3311

PRESIDENT'S REPORT by Connie M. Shireman



Shireman

Board of directors election

One of the most important aspects of a cooperative is the democratic election process that decides which of the cooperative's members will serve on the Jo-Carroll board of directors. Here is how the election process works at Jo-Carroll Electric Cooperative.

Prior to the annual meeting, a special mailing is made to elect the directors for a three-year term. Only the members who receive electric service in the district may vote for the director from their district, on the basis of one vote per membership.

The nominees who will appear on the ballot are chosen by a nominating committee of Jo-Carroll members. This year's nominating committee will meet at the headquarters building January 6, 1999, to submit the names. Any members interested in becoming candidates should contact this committee. Directors are to be elected in Districts 2, 6, and 9 this year.

Members of the committee include:

District 2

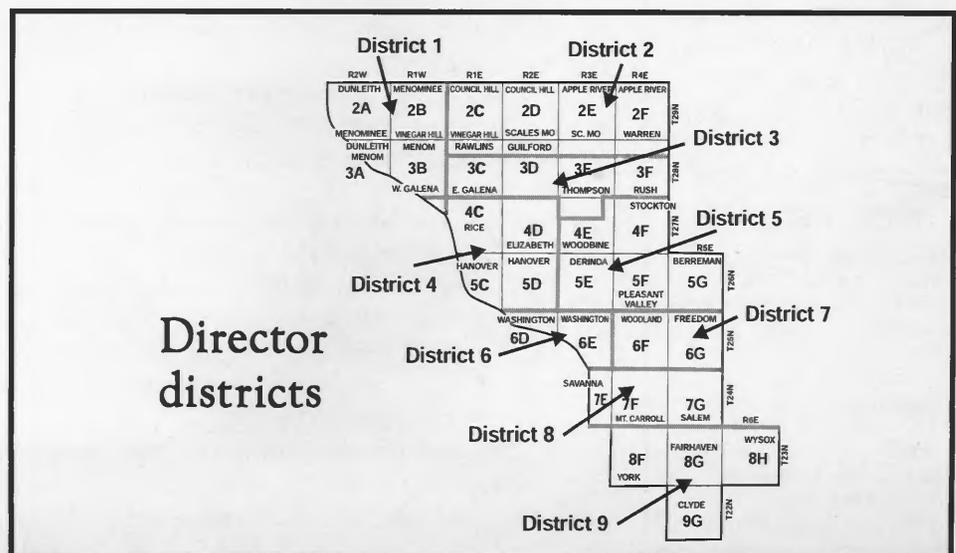
(Incumbent: Bruce Strohacker) Robert Force, 8A163 Liberty Bell CT, Apple River; Jim Schlichting, 415 W. Columbia Ave, Stockton; Richard Huizenga, 4941 N. Scout Camp Rd. Apple River.

District 6

(Incumbent: Tom Lundy) Larry Messmer, 18161 IL Route 84, Savanna; John Nickels, 10070 Mill Hollow Rd, Savanna.

District 9

(Incumbent: Jack Janssen) Gary Hartman, 18403 Fairhaven Rd, Chadwick; Norman Isenhardt II, 3077 Oakville Rd, Chadwick; Michael Johnson, 20400 Ideal Rd, Chadwick.



Holiday gift gathering made easy

The holiday season is once again upon us. The hustle and bustle of preparing for relatives to arrive, decorating and baking can all take the excitement out of this festive season. Oh yeah, don't forget about fighting through the crowds at retail stores in hopes of getting your loved ones the perfect gift.

Jo-Carroll Electric Co-op can help ease your stress this holiday season. When you decide to go gift shopping, look no further than your electric cooperative. Rather than running from store to store and standing in line all day, stop by our office to check out the great gift ideas.



Vernon Behlke
Give the gift of protection and piece of mind when you purchase a surge protection device or uninterruptible power supply. A First Call phone system is a great idea for parents or grandparents. Don't forget about an envirowatch automated power outage notification system. If you have always dreamed of sitting around a fireplace on the holidays, consider an easy to install electric fireplace from Jo-Carroll Electric.

When it comes time to start your holiday preparations, look no further than Jo-Carroll Electric Co-op for your electric and gift needs. Just another way your cooperative makes life a little easier.

Why do electric bills go up in the winter?

It's a good question. Even if you don't use electric heat, you may notice that your bills are higher during the colder months. Several factors can contribute to those higher bills, including:

Warm baths feel great on cold days — and heating extra water can increase your consumption and your electric bill. Be sure your water heater is properly insulated if it's in an unheated space, and have it checked for leaks.

Winter brings holidays, which often mean additional cooking and baking, and those bright holiday lights, all of which can raise your usage of electricity.

Shorter days and longer nights mean lights stay on longer both inside and out.

Most heating systems use electricity for some functions, such as operating the fan, and many run almost continuously which it's very cold.

You may be using space heaters in garages, basements or other unheated spaces.

That electric blanket or heating pad that feels so cozy on cold nights can cost another dollar or so to operate.

You may be using engine block heaters on your cars or equipment.

Most consumers use the clothes dryer more often in winter.

But even if your bills are higher during the winter, electricity remains one of the best values around. The pound of sirloin steak you buy at the grocery costs about the same as the electricity needed to heat an electric range for 15 hours. The cost of a box of tissues and a roll of paper towels will power an electric dryer for five hours. For the price you pay for a magazine, you can read by electric light for 50 hours.

Office hours

7:30 a.m. to
4 p.m.

Monday through
Friday

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or 1-800-858-5522.

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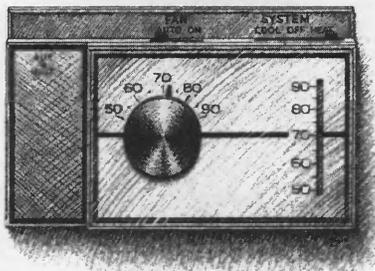
Your thermostat could be key to winter savings

With all the equipment and technology involved in a heating system, the thermostat seems like a small part of the system. But, in fact, learning to use your thermostat correctly can make the difference between high bills or lower costs this winter.

If you're willing to adjust your thermostat by hand — and perhaps wake up in a chilly house — simply set your thermostat to 68 F when you're awake and at home, and set it back when you're sleeping or away.

The old idea that resetting a thermostat makes the furnace work harder is simply wrong. The energy required to reheat your home to a comfortable temperature is about the same as the energy you save by setting it back. It's also mistaken to think you can warm your house faster by setting your thermostat higher. The only difference it makes is in how long it takes your furnace to reach the temperature you've set. It is important to locate your thermostat away from direct sunlight, drafts, windows and doors, where the heat or cold can directly affect its readings.

If you have a programmable thermostat, you can save yourself the work of resetting by hand. Simply program the thermostat for 68 F at those times when your home is occupied and everyone is awake and for a lower setting when you're sleeping or away at work or school. The thermostat does the work for you — and it won't forget!



office closing

Jo-Carroll Electric Cooperative
will be closed on
Friday Dec. 25, 1998, and
Friday, Jan. 1, 1999, in observance
of Christmas and New Years Day.



Enjoy your holidays!

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During office hours 800-858-5522

After office hours — dial (800) 927-5254



Enviro-Watch protects your home when you can't by monitoring power outages and low temperatures!



This new monitor plugs into a telephone jack and an electrical outlet and will automatically call the Response Center's 800 number if your power goes off or if the temperature in your home drops too low. The Response Center's operator will immediately call one of your listed contacts to correct the situation for you.

- Inexpensive
- Easy to install
- Low monthly monitoring fee
- 24 hour professional monitoring by the Response Center

Call us today for more information.

(800) 858-5522



**Jo-Carroll Electric
Cooperative**

A Touchstone EnergySM Partner

