

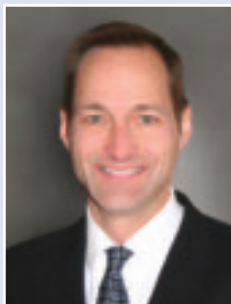
JO-CARROLL

A Touchstone Energy® Cooperative



HI-LINES

Holiday reflections: A season of giving



Mike Casper
President and CEO

The holidays are a season of reflection, gratitude and giving. While we value all the cooperative principles that guide us, it is concern for community that seems especially important this time of year.

We are grateful for you, our member-owners, and the privilege of being part of a small community. We look out for one another and help those in need. Cooperatives have a history of giving back. Soon, most of you will receive a credit on your bill or a check in the mail. Often referred to as capital credits, this is how your cooperative shares excess revenue back with the members we serve.

And you help us give back, too. Unclaimed capital credits and generous donations from members like you support the JCE Scholarship Program that has helped many area youths with their college and educational expenses.

Support for our youth is essential to our area's future. I had the privilege this year to hear from several of our youth that we supported through scholarships, youth tours, sports and educational programs. Our students are interested in the types of jobs that are available in our area (refer to the article on manufacturing days), learning new skills and being an integral part of advancing our area. We are proud to assist in providing education, training and information, which is the fifth cooperative principle.

Unclaimed capital credits also fund donations the co-op makes to area first responders and charitable organizations throughout our service territory. We are avid supporters of our first responders and the work they do. Our members and the Jo-Carroll team have donated tons of food to local food banks, thousands of hours to charities and community organizations and many units of blood through American Red Cross blood drives.

You can help make a difference this holiday season by donating to our Light Up the Holidays food drive through Dec. 14. Our food drive supports 10 food banks in our area. Every year, we are touched by the stories of how the donations help those in need.

There are many ways to give back that go beyond dollar donations. Volunteer your time at one of those food banks. Take some time to go through your closets and donate items you no longer need. Or simply make a meal for a neighbor in need.

No matter how great or how small, every time we give back, we strengthen our communities.

Community and cooperation . . .

Giving back to community and cooperation among cooperatives are two of our founding principles.

As your local co-op, we are part of a larger network. There are more than 900 electric cooperatives in 47 states serving rural areas that distribute electricity and provide other services, such as natural gas and broadband. We learn from each other, help each other out, share a mutual understanding and benefit from shared costs.

Should we ever be in need, we know other cooperatives will come to our aid.

You can read more about our crew's work following Hurricane Michael on our website at jocarroll.com.



Reader prize

Each month we print the name of a Jo-Carroll Energy member who is eligible to win a monthly \$25 readership prize. If your name is printed in this month's edition, and not a part of any article, contact Jo-Carroll Energy and claim your prize no later than the 10th of the month following publication.

For your information

Your Board of Directors:

David Senn

Chairman
District 7

Russell Holesinger

Vice Chairman
District 8

Marcia Stanger

Secretary
District 3

Martin Werner

District 1

Joseph Mattingley

District 2

Dan Tindell

District 4

Patricia Smith

District 5

Thomas Lundy

District 6

Larry Carroll

District 9

Robert Kuhns

Treasurer
District 10

Office Hours:

Monday-Friday

Elizabeth

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

Savanna

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

Geneseo

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

Services and

Billing Questions:

(800) 858-5522

www.jocarroll.com

**For emergencies
and outages call:**

(800) 858-5522

Resume of Minutes

September 26, 2018

The regular board meeting of Jo-Carroll Energy, Inc. (NFP) was held at the cooperative's headquarters in Elizabeth, Illinois on Wednesday, September 26, 2018 at 9 a.m.

Presentation – A presentation was given by Nate Melby, CIO Dairyland Power Cooperative. Looking toward the future, Dairyland recognizes information technology as providing modern solutions to advance DPC's strategic initiatives.

Peggy Francomb, Jo-Carroll Energy Manager of Communications & Marketing presented a video on the linemen who assisted with restoration of power for fellow cooperatives after Hurricane Florence.

APGA Report – Director Carroll provided an update on regulatory matters being followed by the American Public Gas Association (APGA).

Dairyland Power Cooperative (DPC) Report – Director Mattingley reviewed highlights from the DPC Board Meeting.

Prairie Power Inc. (PPI) Report – Director Kuhns provided a generation summary from PPI, noting that performance at the Prairie State campus is reaching its potential.

Board Policy 122 – A motion was made, seconded and carried unanimously to approve Policy 122 as is with no changes.

CEO's Report – President and CEO Casper reported that the cooperative's

operating margins for August YTD were \$1,582,142, which was approximately \$200,000 over budget. The current equity of the cooperative is 21.81 percent.

Operations & Regulatory/Legislative Update

Chris Allendorf, Vice President of External Relations & General Counsel, discussed with the board a hybrid voting method for director elections, which would include both paper and electronic voting options for members. The cost to the cooperative, when accounting for staff time, would only be slightly higher than the current paper ballot method through Dairyland Power.

Board Issues

Discounted estate retirements were approved as presented.

A motion was made seconded and carried unanimously to approve the load forecast with Dairyland Power Cooperative.

A motion was made seconded and carried unanimously to an extension of the term of a loan facility with Illinois Bank and Trust.

Action items as a result of Executive Session – A motion was made seconded and carried unanimously to approve the IRS Form 990 as presented.

Chairman Senn adjourned the meeting at 12:20 p.m.

Energy Efficiency Tip of the Month

Heading out of town for the holidays? Remember to unplug electronics that draw a phantom energy load. Some gadgets, like TVs, gaming consoles, chargers and DVD players use energy when plugged into an outlet, even when they're not in use.

Source: energy.gov



Petitions available for 2019 director nominations

Nomination petitions for the 2019 Jo-Carroll Energy Board of Directors' election are now available.

Your cooperative's directors are members and consumers just like you who live in and are a part of the communities we serve. Running for the board of directors and voting in elections are benefits of being a co-op member.

Three director posts are up for election in 2019. They include representatives for Districts 1, 2 and 4. Any Jo-Carroll Energy member residing in a district that is up for election – including the incumbent – may petition for nomination in that district.

Members interested in seeking election to the board may download a petition from the cooperative's website at jocarroll.com or pick up a form at any of Jo-Carroll's offices.

Petitions must be signed by at least 25 Jo-Carroll Energy members residing in the district for which the

director is to be elected. Petitions must be filed at the cooperative's Elizabeth headquarters no earlier than Monday, Jan. 14, 2019 and no later than Friday, April 12, 2019.

In order to qualify to have their name placed on the ballot, all nominees must participate in an orientation process provided by the

attorney for the cooperative, assuring that all nominees fully understand the expectations and responsibilities of directors. These include, but are not limited to: time demands, educational expectations and fiduciary duties.

All eligible candidates will be listed on the cooperative's website and in Hi-Lines.

Complete details on director qualifications and the nomination procedure can be found in Jo-Carroll Energy's bylaws posted at jocarroll.com. Anyone without internet access may request a copy by calling 800-858-5522.

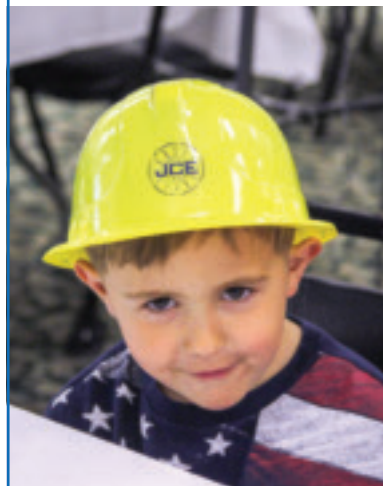


SAVE THE DATE!

80th Annual Meeting set for June 12

Jo-Carroll Energy will celebrate and hold its 80th Annual Meeting of Members on Wednesday, June 12.

The West Carroll Middle School in Mount Carroll is the site for the annual meeting. Registration will begin at 5 p.m., followed by the meeting at 6 p.m. and dinner at 7 p.m.



Warm someone's heart this holiday season.

Give them the gift of energy.

HOLIDAY ENERGY CREDITS

A wonderful gift for any Jo-Carroll Energy member!

Certificates are available in any amount and are applied to the member's energy bill for the amount purchased.

Ask any member service representative for more information 800-858-5522.

Deadline approaching for scholarship applications

Jo-Carroll Energy will award up to \$25,000 to students from its service territory through the cooperative's 2019 scholarship program.

All Jo-Carroll Energy scholarships are funded by unclaimed capital credits and donations of capital credits from members. Applicants must be the sons or daughters of Jo-Carroll Energy members (including electric, natural gas and broadband internet members) or members themselves in the case of the lineworker or adult students. Applications, qualifications and requirements can be found in the Community section on the co-op's website at jocarroll.com.

The deadline for Jo-Carroll Energy scholarships is March 1, 2019, except for the Director's Scholarships. That deadline is May 1, 2019.

Twelve 2019 IEC Memorial Scholarships available

Illinois electric cooperatives will award 12 \$2,000 scholarships

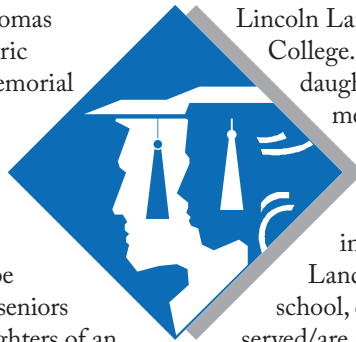
in 2019 through the Thomas H. Moore Illinois Electric Cooperatives (IEC) Memorial Scholarship Program designed to financially assist students in the electric cooperative family.

Six scholarships will be awarded to high school seniors who are the sons or daughters of an Illinois electric cooperative member.

One scholarship, the Earl W. Struck Memorial Scholarship, will be awarded to a student who is the son or daughter of an Illinois electric cooperative employee or director.

Four scholarships are reserved for students enrolling full-time at a two-year Illinois community college who are the sons or daughters of Illinois electric cooperative members, employees or directors.

One scholarship, the LaVern and Nola McEntire Lineworker's Scholarship, will help pay for costs to attend lineworker's school at



Lincoln Land Community College. Sons and daughters of co-op members, relatives of co-op employees or directors, students enrolled in the Lincoln Land lineworker's school, or those who have served/are serving in the armed forces or National Guard are all eligible.

Deadline to apply for the first 11 scholarships is Dec. 31, 2018. The deadline for the lineworker scholarship is April 30, 2019.

For more information, contact Peggy Francomb, JCE manager of communications and marketing, at 800-858-5522 ext. 1218 or pfrancomb@jocarroll.com. Information has been shared with area high school guidance counselors and is available for completion at the cooperative's website at jocarroll.com.

SCHOLARSHIPS 2019

06 Jo-Carroll Energy Scholarships \$1,000 each		10 Director's Scholarships \$500 each		04 2 Year/Technical School Scholarships \$1,000 each
	02 Lineworker Scholarships \$2,000 each		04 Adult Student Scholarships \$1,500 each	

Applicants must be the son, daughter or under guardianship of a Jo-Carroll Energy member.

Help us 'Light Up the Holidays' with annual food drive

You can help us brighten someone's holiday by taking part in Jo-Carroll Energy's annual holiday food drive.


Donations of nonperishable items will be accepted at Jo-Carroll's offices in Elizabeth, Savanna and Geneseo through Dec. 14. Cooperative employees deliver the items in late December.

Donated items are distributed to the 10 food pantries in the cooperative's service area.

Last year, cooperative members and employees donated more than 850 pounds of nonperishable foods, paper goods and other items.

Food pantries include: East Dubuque Food Pantry, United Churches of Galena Food Pantry, Elizabeth Food Basket, Hanover Food Bank, Savanna/Mount Carroll Food Pantry, Helping Hands Food Pantry (Chadwick/Milledgeville), Thomson/Fulton Food Pantry, Albany Food Pantry, Erie Food Pantry and Geneseo Food Pantry.





A CORD IS NOT A CHEW TOY

Q: What's the most common type of electrical injury for household pets?

A: Electrocution from chewing on an electrical cord

TAKE ACTION:

Pet proof your home by covering or enclosing electrical cords and taking steps to prevent other electrical hazards.

Although any pet can chew on a cord, puppies are the most likely culprit.

Learn more about pet safety at SafeElectricity.org.

Pie in the face fundraiser

Two Jo-Carroll Energy employees took a pie to the face as part of a co-op employee driven fund raiser for charities during October Co-op Month.

The "silver drop" fund raiser started in early October when all employees were given the opportunity to nominate coworkers.

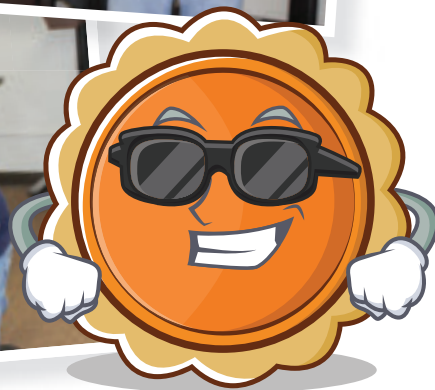
At the co-op's October employee meeting, the opportunity to throw the pie was auctioned to the highest bidder. Lineman Don Altfillisch and mechanic Ryan Bales were on the receiving side of pies to the face thrown by president and CEO Mike Casper and long-time employee and FirstCall technician Helen Kilgore.

In all, more than \$800 was raised for St. Jude Children's Research Hospital.

Also in October, the co-op hosted an American Red Cross Blood Drive at

the Elizabeth headquarters.

The co-op exceeded its goal of 28 units with 30 units donated.



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Connections.coop

Co-op Connections' Card

Jo-Carroll Energy

Your Traditional Energy Cooperative



Sand Prairie
Connecting our members to the world.
A service of J&J-Carron Energy

FIBER



Status of Fiber Communities

as of press deadline

ELIZABETH

E1-E4 all with
Fiber Installation Available

GALENA

G0 Fiber Installation Available
G8 Sign-up Phase @ 50%

GALENA TERRITORY

GT10 Sign-Up Phase @ 97%

GT6 Sign-up Phase @ 50%

GT5 Sign-up Phase @ 54%

All other GT
polygons @
Interest Phase

MOUNT CARROLL

All polygons
@ Interest Phase

SAVANNA

All polygons
@ Interest Phase

APPLE CANYON LAKE

CYN6 Pre-Construction phase, staking road crossing and drilling under road crossing (depending on contractor availability) to be done this fall in preparation for construction work set to begin Spring 2019; all other CYN polygons @ Interest Phase

Tell us you want fiber in your neighborhood!



connectSP.com/iwantfiber



Students learn about 'work in the real world'

Area high school sophomores have a new perception of career opportunities in northwest Illinois after attending Manufacturing Day activities in Jo Daviess and Carroll counties in October.

Part of a national movement to inform the public about what manufacturing is, the event is designed to inform students about the career possibilities that they may not be aware of.

This year's event incorporated Work in the Real World at the Jo Daviess/ Carroll CTE Academy in Elizabeth. Several Jo-Carroll Energy employees participated in the half-day experience for high school sophomores that provided students with the opportunity to spend time with employers from throughout the region.

Approximately 200 students from River Ridge, Galena, Scales Mound, Warren, Stockton and Lena-Winslow attended. Jo-Carroll Energy representatives provided information to students about careers as lineworkers, gas and broadband technicians and in graphic arts fields.

Jo-Carroll employees participating were lineworkers Todd Chambers and Keith Hayes, broadband technician Ryan Randecker, manager of gas operations Bob Houzenga, natural gas intern Jacob Tuescher, digital media coordinator Jamie Kluzek and communications and marketing coordinator Brooke Michael.

