

HI-LINES

A NEWSLETTER FOR JO-CARROLL ENERGY MEMBERS

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Elizabeth, Illinois



800-858-5522



www.jocarroll.com



20CSustainability JCE receives a Green Designation



20FCalendar contest
Congrats to our 2019 photo contest winners



20G ScholarshipsApplications available for more than 35 scholarships

We're thankful for our sister cooperatives

When you think about Jo-Carroll Energy, you probably associate us with the local community. And you would be right. Our leadership team, board of directors and employees all live and work in or near the area we serve. But you may not realize that Jo-Carroll is actually part of a much larger cooperative network that brings additional value, tools and knowledge that benefit you, our members.

Cooperation among cooperatives

A defining characteristic of a cooperative is "cooperation among cooperatives." Jo-Carroll's ability to tap into the larger cooperative network and access tools, products, resources and leading practices from across the nation ultimately makes our co-op and our community stronger. There are more than 900 local electric co-ops. From growing suburbs to remote farming communities, electric co-ops serve as engines of economic development for 42 million Americans across 56 percent of the nation's landscape.

When a severe weather event is predicted for our region, we call on our sister co-ops in areas unaffected by the approaching storm. Through this system of mutual aid, we coordinate with other energy co-ops to bring additional trucks, equipment and manpower to our area. We work together and share resources in order to restore power or natural gas to our community. Jo-Carroll reciprocates by assisting other energy co-ops when they request help during devastating ice or high windstorms, such as a hurricane.



CEO'S REPORT
by Mike Casper

Global impact

Lastly, communities across the globe have benefitted from the lessons learned and experience of coops in rural areas in the U.S.

National Rural Electric Cooperative Association (NRECA) International has provided access to reliable and affordable electricity to 120 million people in 43 countries. This effort is made possible through the support of energy co-ops in this state and across the country.

Hundreds of lineworkers, engineers and other co-op employees have served as volunteers to bring first-time access to electricity and train local partners to help utilities be sustainable in their own communities. You may recall the newspaper article and video of Kurt Krohmer who, along with other lineworkers from Illinois, helped bring electricity to four mountainous villages in Bolivia in 2017.

November is a time of year for reflection and giving thanks. I am grateful for our sister co-ops who enable us to better serve you and our broader community. When energy co-ops collaborate, we strengthen each other and the communities we serve – and that is something in which to be truly thankful. Happy Thanksgiving, everyone.

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

Savanna

103 Chicago Ave. 7:30 a.m. to 1 p.m. 1:30 to 4 p.m.

Geneseo

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

August 28, 2019

The regular board meeting of Jo-Carroll Energy, Inc. (NFP) was held at the cooperative's headquarters in Elizabeth, Illinois on Wednesday, August 28, 2019 at 9 a.m. A Safety Moment was provided by Director Marcy Stanger.

Chairman's/AIEC Report - Chairman Senn discussed highlights from the AIEC meeting and commented on the scholarships they will be offering, as well as a letter the cooperative received from Wisconsin Power Cooperative thanking our linemen for helping restore power after a recent storm.

Policy 131 – A motion was made, seconded and carried unanimously to change language in the Policy to read "Distributed Energy Resources" instead of "Distributed Generation."

Cyber Security – A new draft of the new Cyber Security Policy will be presented to the governance committee for review. **Governance Overview Topic** – Director Tindell presented a video on Reputation Management - Communication in the Age of Scrutiny to the board. Allendorf discussed the Legal Seminar meeting highlights, which he recently attended, noting governance and transparency topics.

CEO Report -

Financial Operating Report - YTD operating margins through July were approximately \$3 million vs. a budgeted amount of approximately \$2.1 million. The variance is due largely to the timing of various O&M expenses. The current equity of the

cooperative is 25.07 percent compared to 21.88 percent this month last year. **External Relations Update** – Chris Allendorf, Vice President of External Relations & General Counsel, discussed current legislative issues. Allendorf also provided an update on the activities of Northwest Illinois Economic Development (NWILED), noting he will be inviting Executive Director Emily Legel to speak with the board at a future board meeting. Allendorf also noted that NWILED recruited several new board members.

Board Issues and Action Items -

Information was provided for discussion on Board Districts and will be discussed at a future board meeting.

A motion was made, seconded and carried unanimously to approve Administrative Policy 318.

A position statement focusing on economic development was reviewed, noting that JCE supports economic growth and development for the purpose of stabilizing longterm energy costs.

Executive Session - None.

Adiournment

Chairman Senn adjourned the meeting at 10:54 a.m.

Energy Efficiency Tip of the Month

Trim your holiday energy costs by choosing energy efficient LED lights! LED holiday lights use less energy and can last up to 40 seasons. They're also easier to install - you can connect up to 25 LED strings without overloading a wall socket!

Source: energy.gov



Recognizing sustainability in Galena Country

Galena Country Green
Designation Committee recognized the Galena Juicery and Meal Prep, Inc., Thriving Thistle Market & Bistro and Jo-Carroll Energy on Sept. 14 for their commitment to practices that benefit the environment.

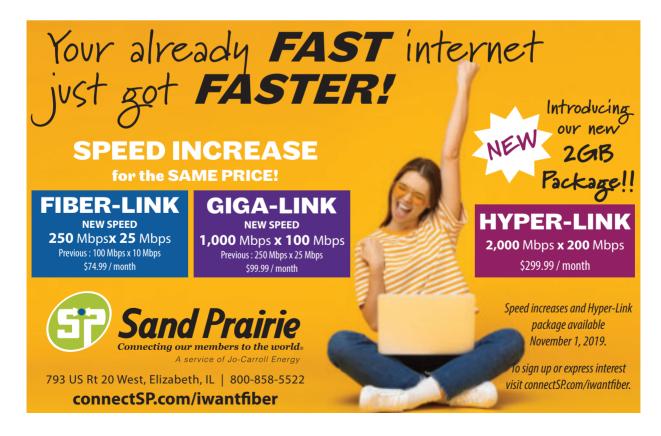
The two restaurants and Jo-Carroll Energy received the committee's green designation based on adherence to 15 or more sustainable practices such as installation of Energy Star appliances and monitoring energy consumption. The Galena Juicery (Galena) and Thriving Thistle (Apple River) are the first to receive recognition in the restaurant category. The green designation offers special marketing opportunities through the visitgalena.org tourism website, the Galena Country Visitor's Guide. The Galenian. and other relevant media.



JCE received a Green Designation from the Galena Country Green Designation Committee. Pictured from left: Janelle Keeffer, City of Galena; Hendrica Regez, Jo Daviess County Board; Pam Bernstein, Galena City Council; Mike Casper, JCE president & CEO; John Scott, JCE energy advisor; and Kerry Shelke, Galena Area Chamber of Commerce. Not in photo: Rose Noble, Galena Country Tourism and Cindy Foley, Jo Daviess County Workshop.

The committee, which is made up of representatives from local government and area businesses, seeks to promote and recognize lodging facilities, retailers, professional offices, and, most recently,

restaurants. To apply for the green designation, go to www. visitgalena.org/green-library/ and fill out the appropriate application. For more information, contact pbernstein@ cityofgalena.org.



Local agencies announce assistance programs

Agencies in Northwestern Illinois have announced the 2019 LIHEAP Program.

The agencies receive funding from the Department of Commerce & Economic Opportunity to assist residents of the counties they serve with home heating utility costs through the Low Income Home Energy Assistance Payment Plan.

Income eligible seniors (age 60 and older) and people receiving Social Security disability benefits were able to schedule appointments to apply for assistance in October. In November, income eligible

households without home energy service (are disconnected from their primary and/ or secondary heating utility) as well as income eligible seniors, people receiving disability benefits and families with children age 5 and under may call to schedule an appointment to apply. In December, all other low-income eligible households may apply.

Eligible households in Jo Daviess County may call 800-883-1111 or 815-232-3141 from 8 a.m. to 3:30 p.m. to schedule an appointment to apply for assistance at one of the following locations:

- NICAA Main Office Freeport
- Stockton Banking Center
- Warren Township Library
- Hanover Village Hall
- Citizens State Bank of Lena
- East Dubuque Library
- Illinois Bank & Trust Galena Downtown

For information on assistance available in Carroll and Whiteside counties, contact the Tri-County Opportunities Council at 800-323-5434.

In Henry County, contact Project Now at 309-852-4565.

LOW INCOME HOME ENERGY ASSISTANCE PROGRAM 2019 INCOME GUIDELINES

For 2020 Program Year

Family Size	150% 30 Day Income	150% Annual Income
1	\$1,561	\$18,735
	\$2,114	\$25,365
2 3	\$2,666	\$31,995
4	\$3,219	\$38,625
5	\$3,771	\$45,255
6	\$4,324	\$51,885
7	\$4,876	\$58,515
8	\$5,429	\$65,145
9	\$5,981	\$71,775
10	\$6,534	\$78,405
11	\$7,086	\$85,035
12	\$7,639	\$91,665
_13	\$8,191	\$98,295
14	\$8,744	\$104,925
15	\$9,296	\$111,555
16	\$9,849	\$118,185
17	\$10,401	\$124,815
18	\$10,954	\$131,445

For families with more than 18 persons, add \$553 for each additional person. \$6,630

These figures are based on the 2019 Federal Poverty Guidelines published in the US Department of Health and Human Services in the Federal Register/Volume 84/ Number 22/February 1, 2019. The state reserves the right to adjust these levels based on the availability of federal appropriations.

Neighbor to Neighbor Care Funds offer help

f you need assistance paying your energy bill this winter, help may be available through Jo-Carroll Energy's Neighbor to Neighbor Care Funds.

This program works in tandem with the Low Income Home **Energy Assistance Program** (LIHEAP). Members must first apply for LIHEAP funds to be considered.

If funds are available, you may receive a grant from the Neighbor to Neighbor funds. To find out if you qualify, contact your respective agency to start the application process:

Jo Daviess County:

Northwestern Illinois Community Action Agency (NICAA) 815-232-3141

Carroll and Whiteside Counties:

Tri-County Opportunities Council 800-323-5434

Henry County:

Project Now 309-852-4565

Budget billing accounts recalculate in November

embers with budget billing for their electric accounts will have their budget amounts recalculated in November.

Because your budget amount is based on an average of the previous 12 months' use and outstanding credits or debits accrued, this November true-up recalculation may result in an increase or decrease, depending on changes in your use patterns.

Be sure to look at your November statement to see if your budget amount has changed. If a change results from the recalculation, a

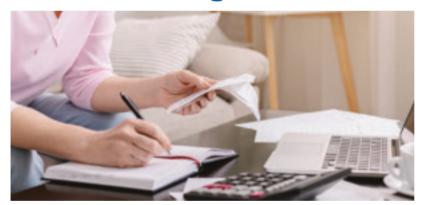
message will appear on your statement in blue indicating the new budget amount. If you do not see a message on your statement, your budget billing amount remained the same.

If you have more than one billing account on budget, it is possible that one or both amounts may change. You begin paying the new budget amount in December. If you are on invoice billing, your November bills will be separate, but will revert back to invoice billing in December.

Budget billing can help you manage your energy costs by

allowing you to allocate the same amount each month. Monthly utility bills can vary significantly throughout the year due to variations in your usage through heating and cooling seasons. With Jo-Carroll Energy's budget billing plan, you eliminate the month-to-month fluctuations caused by changing weather and use patterns. It is imperative that members on budget billing still watch their monthly use and outstanding balances to ensure a large increase does not occur doing a recalculation month.

Levelized billing



o-Carroll Energy also offers Ja levelized billing program. Under this plan, each monthly bill is the rolling average of your electric use for the most recent 12 months, thus eliminating truenb mouths' 'sul Gonsiewski

This means you will not pay the exact same amount every month, but it will be close to the same. The amount you owe some months will be more than the average, other months it will be less. Over the course of the year, you

will have paid what you actually owe.

Levelized billing does not reduce your bill; rather it helps you manage your utility payments.

If you have any questions regarding budget billing, your budget bill account or levelized billing, please contact the Member Services Department at 800-858-5522. You can find more information about budget billing on our website at www.jocarroll.com.

JCE CO-OP REMINDERS

Holiday closings

- Monday, Nov. 11 for Veterans Day
- Thursday and Friday, Nov. 28-29 for the Thanksgiving holiday

Daylight Savings Time Reminder

• Don't forget to fall back on **November 3**! Set your clocks back by one hour.

Important Dates

- Nov. 10 Winter Preparedness Test for Interruptible Heat (Dual Fuel) Members, 5 p.m. with all class loads restored by 10 p.m.
- Jo-Carroll Energy 2020 Annual Meeting is set for Wednesday, June 10 at the River Ridge Community School, Hanover.

Congratulations to our 2019 photo contest winners

ongratulations to the winners in our 2019 Photo Calendar Contest. We are proud to feature the work of our talented members in the 2020 Jo-Carroll Energy Calendar.

Winning photos from the contest are featured on each month of the calendar. Copies are available at the Elizabeth. Savanna and Geneseo offices while supplies last.



- Vicky Enveart of Atkinson
- Sarah Machala of Galena
- Barb Virtue Townsend of Galena
- Debbie Borkgren of Geneseo
- Laura Edmonds of Galena
- Jen Pepper of Fulton
- Donna Berlage of Galena
- Diane Turczynski of Elizabeth
- Mark Robinson of Galena
- Grant Strzelczyk of Galena
- Julie Segal of Galena
- Laurie Starrett of Munster, Ind.

























Jo-Carroll Energy, statewide scholarship applications open

o-Carroll Energy will award Jup to \$25,000 to students from its service territory through its scholarship program. In addition, Illinois electric cooperatives in 2020 will award 12 academic scholarships to high school seniors from across Illinois through a memorial scholarship fund.

The Jo-Carroll Energy Scholarship Program includes:

 Six Jo-Carroll Energy Scholarships in the amount of \$1,000 each to current high school seniors whose parents or quardians are members of Jo-Carroll Energy. Two scholarships will be awarded in both Jo Daviess and Carroll counties

- and one each in Whiteside and Henry counties.
- Four \$1,000 scholarships (one awarded in each county of the cooperative's service territory) for students who will attend two-year, technical or trade schools.
- Two lineworker scholarships in the amount of \$2,000 each.
- Four \$1,500 scholarships (one awarded in each county of the cooperative's service territory) for adult or "nontraditional" students. These scholarships will go to cooperative members who are returning to school or will attend a post-secondary or

- accredited training program.
- 10 "Director's Scholarships" of \$500 each to be awarded to a student from each of the cooperative's 10 director districts. Current high school seniors, whose parents are members of Jo-Carroll Energy, are eligible for these scholarships. Applicants and at least one of their parents must attend the Annual Meeting of Members on June 10, 2020 where selections will be made by drawings.

All Jo-Carroll Energy scholarships are funded by unclaimed and donated capital credits. Application deadline is March 1, 2020.

Twelve 2020 IEC Memorial Scholarships available

Ilinois electric cooperatives will award 12 scholarships in 2020 to financially assist deserving students in the electric cooperative family. The 12 scholarships, \$2,000 each, will be awarded through the Thomas H. Moore Illinois Electric Cooperatives (IEC) Memorial Scholarship Program.

Six scholarships will be awarded to high school seniors who are the sons or daughters of an Illinois electric co-op member. A seventh 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 additional 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.

The 12th scholarship, the LaVern and Nola McEntire Lineworker's Scholarship, will help pay for costs to attend lineworker school conducted by the Association of Illinois Electric Cooperatives in conjunction with Lincoln Land Community College, Springfield, Ill. Sons and daughters of co-op members, relatives of co-op employees or directors, and individuals who have served or are serving in the armed forces or National Guard are all eligible for this scholarship.

For more information regarding the scholarships, contact Peggy Francomb, Jo-Carroll Energy manager of communications and marketing. Information has also been shared with area high school auidance counselors and is available online at iocarroll.com.

Reader prize

ach 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.

CONNECTING OUR MEMBERS

Fiber internet is key to future growth

(Sand Prairie recently completed fiber construction in what we call the East Dubuque 1 neighborhood. This month, we sat down with East Dubuque city manager Loras Herrig to talk about what fiber internet service can mean to a community.)

East Dubuque got its first taste of high-speed fiber internet when Sand Prairie technicians connected the service at city hall.

"We noticed right away the increased speeds that it provided to us in our offices here," said city manager Loras Herrig. "Many times, time is money and if we can get faster speeds, we can process work more efficiently and we can provide better service."

Being able to provide better service to citizens is a key to the city's growth and future. While people may want to live in or move to a small town, they don't want small-town services, Herrig noted. "They want the security and the beauty of a smaller town, but they still want the services that a larger community can provide."

Located across the river from Dubuque, Iowa, Herrig knows the city has to compete with the larger community on the level of services available to be competitive for both businesses and residential construction. "As a city, we recognize that our businesses, our citizens all need better internet service, fiber service," he said. "With the investment that Jo-Carroll is making in fiber infrastructure, it allows us to not be a second-class community. We can be first-class with our services. We appreciate very much that Jo-Carroll would want to make that investment in East Dubuque. It shows their commitment to our community."

Illustrating the need for fiber, Herrig related a recent visit with a business that is waiting for fiber. Current poor internet service is one of the things preventing them from growing faster. "They do a lot of Skyping and video conferencing; it isn't conducive when all of a sudden they lose connection," he said.

Fast, reliable internet is also critical for businesses with video gaming where "having a secure connection really is a case of where time is money," and similarly for those who work with commodities markets, online trading and auctions.

At home, a fast, dependable connection is important as more people shift from cable or satellite TV to streaming services. The three legs of service that used to be very common – telephone, cable tv and internet – are evolving, and all of those services can be delivered by the one service, Herriq observed.

"Internet connectivity, fiber, is

becoming an essential service in the lines of electricity, water and sewer," he said. "People need to have it. It's not a luxury anymore."

As East Dubuque looks to grow, fiber internet is a part of the package that will attract developers and new residents and bring opportunities for residents to work from home, whether telecommuting for an employer or owning a home-based business.

"If people want the opportunity to work from home, they need the internet service. That's the connection to their workplace," Herrig said. "It's a new generation – or generations – and they aren't going to commute. Maybe the highway infrastructure isn't as important; the highway they need is the digital highway.

"It's a different way of thinking. You build a brand-new house in East Dubuque, you work from home and you support our community," he said. "Then you have the services that have to be created to support that population. Maybe there's more retail stores. Maybe there's the other services they need – legal, real estate, insurance. It all generates jobs and income. At the end of the day the city says 'hey, we're turning the corner, we're growing.'

"A key part of that is having that internet available."

Sand Prairie neighborhoods

Elizabeth 1-6: Fiber available
Galena 0 & 15: Fiber available
Galena 8 & 16: Sign up
High Ridge G17: Construction
East Dubuque 1: Construction
Galena Territory 10: Construction
Galena Territory 5, 6 & 13: Sign up

Scales Mound 1: Sign up
Apple Canyon Lake 6: Installs
Apple Canyon 1 & 7: Sign up
Chestnut 1: Preconstruction
Savanna 11: Preconstruction
York 1: Preconstruction



Track our progress!



Visit the Fiber Communities map at connectSP.com

to see if service is available in your area or to tell us you're interested.