

JO-CARROLL

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

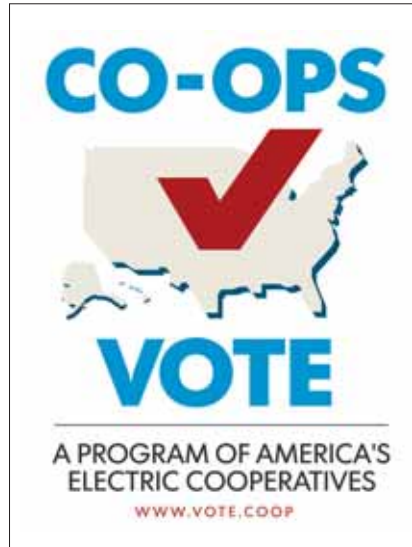
This November, let your voice be heard

Low voter turnout has been a topic of conversation for the last several election cycles. Since the 1960s, voter turnout during presidential elections has seen a steady decline – with the occasional uptick here and there. In the 2016 primary election cycle, voter turnout in most states was only 21 to 30 percent, and this was a record year for primary voter turnout!

Some speculate the reason for the decline is because the average American is not as engaged in politics as they have been in the past. And who can blame us really? Often times, we may feel like candidates are not speaking to the issues we care about. Or perhaps we don't feel like we understand enough about the candidates' stances on the issues, or even the issues themselves. But we can change this.

As cooperatives, we want to see civic engagement in our rural communities increase. We want to give you what you need to make informed decisions about candidates at all levels of government, not just the presidential race. And we want you to know more about the issues that could impact our local communities.

America's electric cooperatives are doing their part by informing co-op



staff and members through Co-ops Vote, a non-partisan campaign with one simple goal: increase voter turnout at the polls this November. By visiting vote.coop, you can learn about your candidates and more.

The future of rural economies depends on their ability to keep up with today's global economy, which is why access to broadband internet is a key topic of discussion this election season. Just 55 percent of rural Americans have broadband at home. Quick access to information is crucial in finding a job, getting a

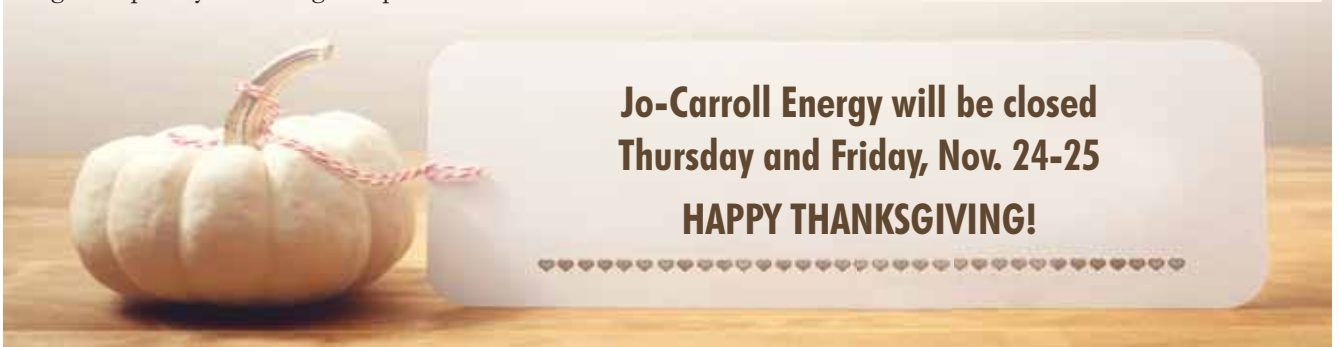
better education and even gathering the information needed to make major health decisions. But there is a barrier: expensive costs.

With the right state and federal policies, broadband technology can become available to all rural Americans, allowing families and businesses to communicate in new and faster ways.

Electric cooperatives are already committed to providing affordable electricity to our communities, so helping provide affordable broadband access is a natural next step.

We encourage you to visit vote.coop and take the pledge to learn more about the issues that impact us locally. Let's work together to improve our communities by increasing voter turnout and changing our country, one vote at a time.

Meghaan Evans writes on consumer and cooperative affairs for the National Rural Electric Cooperative Association, the Arlington, Va.-based service arm of the nation's 900-plus consumer-owned, not-for-profit electric cooperatives.



Resume of Minutes

August 24, 2016

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
Treasurer
District 1

Joseph Mattingley
District 2

Bret Jones
District 4

Patricia Smith
District 5

Thomas Lundy
District 6

Larry Carroll
District 9

Robert Kuhns
District 10

Ronald Hallendorff
District 10

Office Hours:
Monday-Friday

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

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

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

**Services and
Billing Questions:**

(800) 858-5522
www.jocarroll.com

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

The board met on Wednesday, August 24, 2016, at the Jo-Carroll Energy Headquarters. The following is a summary of the meeting activities. The Agenda and the Consent Agenda were approved.

Chairman's Report – Chairman Senn reported on the NRECA CEO Search and noted that several applications have already been received. Senn also provided several regulatory policy updates.

Presentations – None.

Dairyland Report – Director Mattingley provided updates on the Dairyland Board Meeting and Strategic Planning Session he recently attended. The board reviewed Dairyland's margins, noting that fuel costs were down. Mattingley stated that the strategic planning session focused heavily on succession planning. Mattingley noted that DPC is looking at new sources of energy to provide financial strength in the future.

AIEC Report – Director Senn reported that he has been re-elected to the position of AIEC Resolutions Chair. Senn noted that the State of Illinois is starting to pay their outstanding utility bills, offering some relief for cooperatives.

APGA Report – Directors Carroll and Mattingley provided updates on the APGA Annual Conference, including reports on operations, safety, and regulatory policy updates and concerns.

PPI Report – Director Kuhns reported on the July generation numbers for the Prairie State Generating Campus.

Monthly Committee Review

(a) **Policy 104** – Director Attendance at Meetings-Policy 104, Director Attendance at meetings was approved as is.

(b) **Policy Committee Meeting Report** – Director Kuhns reported on the recommendations of the policy committee after their August 23 meeting.

Policy 136.1 – Policy 136.1 was approved as presented.

Policy 136.2 – Policy 136.2 was approved as presented.

Policy 148 – Policy 148 was approved as presented.

(c) **Annual Meeting Planning Committee** – Director Stanger provided an update on the 2017 Jo-Carroll Energy Annual Meeting. The meeting will be held at the West Carroll High School in Savanna, IL on May 23, 2017, with registration to begin at 5 p.m. and the meeting to follow.

CEO's Report – The Interim CEO reported on the following, in addition to his written report:

(a) **Financial Operating Report** – Interim CEO Christman reported that margins were \$152,651 for July, which was slightly above budget. The current equity of the co-op is at 24.56% which is up from 23.32% in 2015. By general consent, the board moved to file the July Financial Operating Report with the Auditor.

(b) **Power Supply Report** – Interim CEO

Christman discussed the July power supply usage by source, hours purchased, cost per kWh, and therms used.

(c) **CFO Report** – CFO Heidenreich provided a slideshow presentation overview of the PCA (Power Cost Adjustment).

(d) **Sr. Vice President and Assistant General Manager Report** – Sr. Vice President and Assistant General Manager Buross gave an update on the completion date for the new addition to the Jo-Carroll Energy Building. PPI is requesting amendments to existing transmission and power supply agreements with its member cooperatives.

(e) **Culture of Excellence and Communications** – Merri Sevey, Vice President of Human Resources announced that Jo-Carroll Energy is now a part of the NRECA's coalition "Serve our Co-ops, Serve Our Country". The coalition is committed to empowering veterans to serve their rural and suburban communities through local employment opportunities. Sevey also provided dates for Jo-Carroll Energy's upcoming Culture of Excellence sessions.

(f) **Member Services** – Jennifer Skien, Vice President of Member Services, provided an update on an FCC ruling regarding the Telephone Consumer Protection Act (TCPA) and automated phone calls, which was favorable for utility cooperatives. Skien provided a review of various instances where the Cooperative utilizes automated calls (collections, planned outages, and outage reporting).

(g) **External Affairs Update** – Chris Allendorff, Vice President of External Relations and General Counsel reported on a recent USDA directive regarding compliance with an Executive Order dealing with assistance for individuals with limited English proficiency. Allendorff reported that TCEDA's Build It/Grow It program has assisted participating businesses in increasing revenues by more than \$100,000. Allendorff stated that TCEDA and the Hanover Chamber of Commerce will have a ribbon cutting ceremony at TCEDA's new office space in the Jo Daviess County Highway Building on Thursday, September 1 at 5:30 p.m. Allendorff added that Congresswoman Bustos, along with USDA representatives, will visit the Cooperative, as well as other local businesses, on August 29 to highlight funding received through the USDA's REDLG program.

Board Issues

(a) **Discounted Estate Retirements Approval** – CFO Heidenreich presented the current discounted estate capital credit retirements for the

Continued on 16c ▶

Petitions available for 2017 director nominations

Nomination petitions for the 2017 Jo-Carroll Energy Board of Directors are now available.

Running for the board of directors and voting in the elections is a benefit of being a co-op member. Directors are democratically elected by the membership.

Three director posts will be up for election in the 2017 elections including: District 3, now represented by Marcia Stanger of Apple River; District 6, now represented by Tom Lundy of Savanna; and District 9, now represented by Larry Carroll of Thomson.

Any Jo-Carroll Energy member residing in the district of a director whose term is expiring, including the incumbent director, may

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

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 Jo-Carroll Energy's headquarters no earlier than Dec. 27, 2016 and no later than March 24, 2017.

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

understand the expectations and responsibilities of directors. These include but are not limited to: time demands, educational expectations and fiduciary duties.

All eligible candidates will be announced and 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 on the cooperative's website at www.jocarroll.com. Anyone without internet access may request a copy by calling 800-858-5522.

The 2017 Annual Meeting of Members is set for Tuesday, May 23 beginning at 6 p.m. at the West Carroll High School in Savanna.

Minutes continued from 16b

board's consideration. The discounted estate retirements were approved as presented.

- (b) CFC Voting Delegate/Alternate for Region 5 and 6 Meeting – The CFC Voting Delegate and Alternates for the Region 5 and 6 meeting were selected.
- (c) Resolution to Renew the Line of Credit with Illinois Bank and Trust – A motion to renew the Line of Credit with Illinois Bank and Trust was approved.
- (d) Review KRTA's (Key Ratio Trend Analysis) – CFO Heidenreich provided a review of the KRTA's.

Executive Session – No action on items discussed in Executive Session.

Consideration of Matters discussed in Executive Session – None

Reports

Reports were heard on: APGA Annual Conference, NRECA Course 963.1, AIEC Annual Meeting, PPI Board and Committee Meetings, AIEC Board Meeting and the Dairyland Board Meeting.

Upcoming Meetings

Badger Group Meeting, Dairyland Board Meeting and the Region 5 and 6 Meeting.

Other Business – None.

Adjournment

Chairman Senn adjourned the meeting at 11:23 A.M.



Hirschbach Motors recently received an energy efficiency incentive check for multiple lighting upgrades to its East Dubuque facility. John Scott, the cooperative's energy advisor, presents the efficiency incentive to Brad Pinchuk and Paul Herzog of Hirschbach.

Budget billing accounts recalculate in November

Members 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 during a recalculation month.

Levelized billing

Jo-Carroll Energy also offers a 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 true-up months.

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.

**Jo-Carroll Energy
will be closed Friday,
Nov. 11 in observance of
Veterans Day**



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.

Neighbor to Neighbor Care Funds offer help

If 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

Congratulations to our 2016 photo contest winners

Congratulations to the winners in our 2016 Photo Calendar Contest. We are proud to feature the work of our talented members in the 2017 Jo-Carroll Energy Calendar.

Copies are available at the Elizabeth, Savanna and Geneseo offices while supplies last.

Members whose photos appear in the calendar include:

- **Tonia DeLong** of Geneseo
- **Debbie Cram** of Thomson
- **Deb Borkgren** of Geneseo
- **Michael Muzzey** of Elmhurst (Galena)
- **Samantha Borkgren** of Geneseo
- **Nicole Lewis** of Galena
- **Barb Virtue** of Galena
- **Paula DeVore** of Geneseo
- **Laura Edmonds** of Galena
- **Donna Berlage** of Galena
- **Vicky Enyeart-Atkinson** of Geneseo
- **Adelie Mure-Ravaud** of Fulton



See your photos in print



The 2017 Photo Contest is now open. Jo-Carroll Energy is accepting entries for the 2017 contest; winners will be featured in the 2018 Jo-Carroll Energy Calendar.

We are looking for images that represent life in our service territory – whether they are action shots or scenic landscapes. All photos must be the original work of the entrant and be taken within the Jo-Carroll Energy service territory.

Entry deadline is June 30, 2017.

For complete rules and entry information, visit www.jocarroll.com or contact Peggy Francomb, manager of communications and marketing, at 800-858-5522 or pfrancomb@jocarroll.com.

This card's been everywhere, man

Like the old song goes, the Co-op Connections Card has been everywhere, saving Jo-Carroll Energy members money across the country. From rental cars and gas to lodging in all 50 states, the card will make your holiday getaway more affordable.

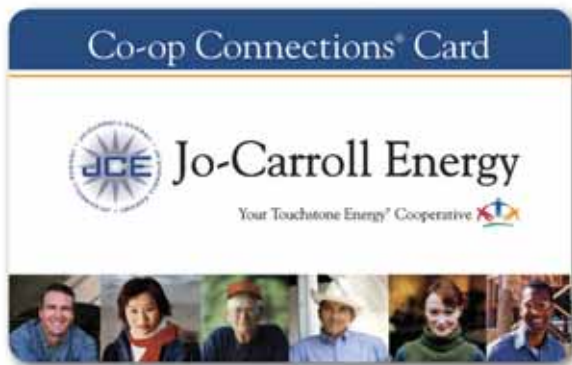
Co-op Connections offers discounts on Hertz, Alamo and National rental cars, so as soon as you get off the plane, your "deal on wheels" will be waiting. For large hotel chains such as Wyndham, Ramada, Days Inn, Motel 6 and Best

Western, we have secured the best prices around. Just visit jocarroll.com and click on the Co-op Connections Card link to book in advance.

In addition to helping reduce your travel costs this holiday season, be sure to check out our online-exclusive offers. Partners such as Pro Flowers, Sprint, 1-800-PetMeds and 100 other companies have posted discounts on the Co-op Connections website. Check back regularly for seasonal promotions and limited time offers.

If you are visiting neighboring towns, remember that our card is good wherever Co-op Connections discounts have been established. There is a network of more than 23,500 discounts throughout the country. Just look for a corresponding window sticker, show your card and save on a bite to eat or supplies for the road. Our national discounts will work for you wherever you may be headed. It's just another member benefit brought to you by Jo-Carroll Energy.

Don't be a turkey.
Use your card
and save.



Find all the ways to save at
Connections.coop

Thanksgiving
America
Shopping
New
Cornucopia
Potatoes Stuffing
Cousins Uncles
Orange Brown Pilgr
ome Thanks Mom Dad
Pie America Autumn
ay Shopping Tradition
in Pie New World Co
rate Cornucopia P
Potatoes Stuffing
Uncles
Pilgr
America Autumn

Fiber-to-the-premise pilot project underway

Residents and businesses in the Galena fiber-to-the-premise pilot project area can now sign up for service. Sand Prairie, a service of Jo-Carroll Energy, offers three fiber packages starting at \$74.99. **Patricia Ugorsak**

The pilot includes the immediate downtown Galena business district as well as apartments and residences along portions of Commerce, Water and Bench streets between U.S. 20 and Meeker Street, and portions of Franklin Street and Dewey Avenue (see map; streets in red are included in the pilot).

Construction of the project got underway in September. Use of existing Jo-Carroll Energy infrastructure, such as the existing utility poles, and the cooperative's own line crews for the overhead work has helped realize construction efficiencies, noted Jesse Shekleton, director of engineering.

Jo-Carroll Energy line crews did the stringing of the overhead fiber while contractors are assisting with the underground, splicing and installations during the pilot project.

Installation of service at homes and businesses is expected to begin once construction of the fiber network is complete. The co-op anticipates to begin connecting members in November.

To request service, call 800-858-5522 or go online to connectsp.com. Updates will be provided online.



We're excited to announce that construction of Sand Prairie's fiber-to-the-premise pilot project is well underway in Galena. Line crews and contractors started stringing fiber and working on the underground construction in late September. For details on Sand Prairie fiber internet service – currently available in the pilot area only – visit connectsp.com/fiber

Jo-Carroll Energy, statewide scholarships available

Jo-Carroll Energy will award up to \$25,000 to students from its service territory through its scholarship program. In addition, Illinois electric cooperatives in 2017 will award nine 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 to current high school seniors whose parents or guardians 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 "non-traditional" 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 May 23, 2017 where selections will be made by drawings.

All Jo-Carroll Energy scholarships are funded by unclaimed capital credits.



IEC scholarships

Illinois electric cooperatives will award nine academic scholarships designed to financially assist deserving students in the "electric cooperative family." In addition, a tenth scholarship – to assist with costs in attending an electric lineworker school – will also be offered.

- **A total of ten scholarships of \$2,000 each will be awarded through the Thomas H. Moore Illinois Electric Cooperatives (IEC) Memorial Scholarship Program.**
- **Five scholarships** will be awarded to high school seniors who are the sons or daughters of an Illinois electric cooperative member receiving service from the cooperative.
- **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.
- **Three 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 "LaVern and Nola McEntire Lineworker's Scholarship," of \$2,000 scholarship** will help pay for costs to attend the lineworker's 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 the lineworker's scholarship.

Complete details, eligibility requirements and applications for the Jo-Carroll Energy scholarships can be found on the cooperative's website at www.jocarroll.com along with information and applications for the IEC scholarships. Please note that deadlines for the various scholarships may vary. Information and application materials have been shared with high school guidance counselors also.

For more information, contact Peggy Francomb, manager of communications and marketing, at 800-858-5522, ext. 1218 or pfrancomb@jocarroll.com.

Correction Thank you for photo

In the October issue of Hi-Lines we inadvertently omitted a photo credit.

Jonathan Whitney, publisher of the Carroll County Review, graciously supplied the photo of Congresswoman Bustos' visit to Neumiller Farms.