

Clay ELECTRIC News

A Touchstone Energy® Cooperative

7784 Old Hwy. 50 ■ P.O. Box 517 ■ Flora, Illinois 62839 ■ www.ceci.coop ■ 618/662-2171 ■ 800/582-9012

From the Manager

I have been sharing with you in these letters the Seven Cooperative Principles. They are the guiding principles that help steer your cooperative in the right direction. This month is “Member’s Economic Participation.”

Clay Electric Co-operative is a not-for-profit electric cooperative. The money we collect from our membership through our rates and fees go to pay for the maintenance of the system, the running of the company, and the purchase of power that we deliver to our membership. **10622-002** Money that we collect from members in excess of what the company needs to operate is booked as capital credits and returned to the membership. Capital credit checks were mailed out earlier this year for members receiving service in the years 1976-78. In

this issue of Illinois Country Living Magazine, you will find a list of undeliverable capital credits. These are individuals who are owed capital credits but could not be reached. If you see your name on the list, please contact the cooperative.

On your bills this year, you may have noticed credits listed as a “Power Cost Adjustment.” Clay Electric Co-operative has been able to save on the cost of power this year and those savings have been passed on to the members as a negative power cost adjustment. We firmly believe that our member’s money belongs in our member’s pockets. The rates we charge for power are a direct result of our commitment to deliver you safe and reliable power at the greatest value possible. You are not a customer; you

are a member-owner of Clay Electric Co-operative. We take our duty to conscientiously manage the funds we collect to provide the best service at the lowest cost very seriously.

As always, keep a lookout for your member number in the center section of this magazine. There are three member numbers hidden in Clay Electric News. If you find your number and give us a call you win \$5 off your next bill!



Luke Johnson
CEO

Undeliverable capital credits

As a member of a cooperative, you are more than a customer. You are a member-owner. Clay Electric Co-operative is a non-profit cooperative. When we collect more funds from the membership than we need to fund the cooperative, those additional margins are refunded to the membership in the form of capital credits. **14619-001** This year we are repaying capital credits for the years 1976-1978.

Below is our list of undeliverable capital credits. These are names of members we could not locate to return capital credits to. If you see your name on the list, or know someone on the list, please let them know to contact our office at 1-800-582-9012 so we can update our records and return their capital credits to them.

Albertson Jack	Anderson O C	Ballard Benny	Belt Kenneth E	Bowen Frank L	Brown Freda M	Burgess Don
Aldrich Milton	Anderson Tom	Barbee Edward	Benson Albert	Bower George	Brown Gary E	Burkitt Laverne
Alexander Harry W	Antrim Carol	Barker Loren	Berry Robert E Mrs	Bradley Bill	Brown Lucian	Burkitt Teddy
Allen Gearld	Armstrong Stanley	Barlow G C	Beyers Thomas G	Brandebury Robert	Brown Michael A	Burr Alice I
Allen Harold	Arnold William L	Barton Charles D	Bible Gary D	Branson Gene	Bryan Don	Burroughs Alan
Allen Ianthus	Ashbaugh William C	Bateson Robert E	Billingsley R H	Brewer George	Bryan Johnny P	Burton Allen E
Allen James	Ashley Bob G	Batton Charles	Billingsley R H	Brinkley Jack	Bryan Max	Burton Michael A
Allen Nancy	Auton Dallas	Bauman Ivan	Bishop John	Briscoe Bros. Farms	Bryant Leland	Burton Thurl Jr
Allenbros	Avery Robert F	Beaman Edward	Blackwell Larry	Britton Shelby	Buchanan Roger	Busby Willis
Alley Phillip E	Babcock Charles H	Beard W W	Blankenship Hickman	Britton Thomas	Bullard Gary L	Butler Joseph P
Allison Bradley	Bailey Fred L	Beck Gordon A	Bond Blanche	Bronson Rose	Bullard James L	Butler Larrie
Ames Norma	Bailey Jerry N	Beesonilco M C	Bonham George	Brooks Ethel	Bullard Richard	Butler Larry L
Ames Norma	Baker Lillie	Belcher Wendell	Boose Robert E	Brown Bill	Bunton Charles	Butler Wanda
Anderson Lester	Baker Michael	Bell Brothers	Bosley Everett	Brown Carl W	Burgener Harold M	Byars Ivan

Continued on 20B ▶

"Capital credits" continued from 20A

C E R Production Co	Cunningham Harold	Fink Charles W	Groves Tony	Hinterscher Frankli	Koch Gathering	Mcbride Chester L
Camp C L	Curtis Kenneth R	Fitzgerald Thomas	Guerrettaz Adrian	Hites Clifford D	Koehler Robert	Mccartor Pauline
Campbell J W	Curtis Leroy	Fleenor Howard N	Guerrettaz Wm	Hockman Elmer A	Kohn Charles J	McCarty J M
Cannon Johnr	Daily Billy J	Fleming Mary P	Habbe Victor	Hoechner B W	Kramer Ruby	McClure Don
Cannon Marlin O	Damson Oil	Flora West Company	Hagen Charles &	Holiday W J	Krantz Wm A	McClure Ronald
Cannon Robert	Corporation	Flora West Hog Co.	Hagen Marvin	Hollar Charles	Kroenlein Ronald E	McClure Sherman
Cannon Victor	Dannels Denny	Followell Henry C	Hagen William K	Holloway E A	Kronenberger Allen	McCommons C D
Canterbury Larry E	Darr Bonnie	Ford Donnie G	Hagerstrom Robert	Holzhausen Harlon	Krutsinger Dale	McCormick Raymond
Card Starr	Daugherty Delbert D	Foreman Greg	Hale Darlene	Horath Fred	Krutsinger Fern	McDaniel Jerry L
Carlisle George	Daugherty Mick	Foster Gerald W	Hale Wm	Horath John M	Krutsinger Glenn	McDaniel Joseph N
Carpenter E C	Davis Harold E	Foster Jack L	Halfacre Clinton	Hough Arthur F	Kuhlig Dan	McDannel Kenneth C
Carrell Harold E	Davis Robert F	Foster Karen	Hall Aden A	Hough Richard	Kuhlig William	McDonald Verne
Carrillo Robert	Day Duane E	Foster Ronnie	Hall Arkell	Hough Thomas L	Laird Joe	McGee Garland E
Carter Lewis	Day Robert	Fowler William H	Hallam Earl J	Howard Walter K	Lamb Barbara	McKinney Dave
Case Darwin	Debourge Rudy	Francis Erma C	Haller Joseph	Howell Clemant	Lancaster Roy	McKinney Gary R
Cates Stan	Deem Hazel J	Frank David R	Halterman Charles	Howell Harley	Land William F	McKnely Dale E
Cazel Cecil V	Deen Raymond	Franklin Woodrow	Halterman Nathel L	Huchel Darrell W	Landreth Carl	McKnely Ronald
Challand Bryan	Delaney Robert F	Franks Joseph R	Hananberger Oliver A	Huffine Neal	Landreth Jackie E	McKnely Ronald
Chamberlain Mary A	Delay Bros	Frazier Judy	Haney Michael J	Hughes Kenneth	Landreth Richard	McKnight Florenc E
Charles W W	Delude J R	Frech Myron C	Hanna Jerry E	Hughes Paul	Lane Mildred I	McKnight Gerald
Chrysty James	Demain R A	Freeman Richard	Hanna Tom Or	Hultman Gerald L	Lane W L	McKnight James W11
Clark Charles	Denbo Richard A	Freshour James	Hardin Norma	Hultman Larry G	Lawson Kenneth	McNeil Bernadi
Clark Dalton	Depoister Oscar	Frohock Jon	Harmon Glen R	Hunt Farrell R	Lee Barbara	Mearns Merle E
Clark Joe W	Dial Gleason	Fry Michael	Harrell Natalie E	Hunt Judy	Lee Bessie N	Medows Barney
Clark Marie	Dickerson William	Fryburger John R	Harrington Perry R	Iffert Steve	Lee Victor T	Mefford Pauline
Clark T L	Dietz Alice M	Frye Gerald	Harris W B	Ingram Steven E	Leuellen Orson	Mellendorf Eugene
Clay County Coon	Donoho James E	Fulfer Kenneth Jr	Harris Walter	Jackson Dicke J	Lewis David D	Melton Bob
Club	Dow Raymond P	Fulk Roy M	Hart Daniel	Jackson Oil Corp	Lewis Edd	Merritt Robert
Clay County Golf &	Downen Charles	Fulk Stella	Hart Harold G	Jakes Tire Co.	Lewis Elsie M	Michels Dorris
Clifton Carolyn S	Dubray Ruth	Fulk Thomas I	Harvel Larry G	James Mike	Lewis Gary W	Mid-States Oil
Clover Larry	Duggins Roy L	Fulk Vernon	Harvey Neva I	Jarvis Sam	Lewis James D	Prop Inc
Clowers James	Durley Frank E	Gabriel Mike	Hasler Lance	Jenkins Paul	Lewis Steve	Miller Floyd
Coad Robert	Durley Terry G	Gaffney James F	Hassebrock Billy J	Jennings Ethel E	Lewis Thelma	Miller Harold L
Colclasure Allen	Durre Keith	Gardeneer Lawn &	Hawkey Earl	Jennings Ira M	Lidy Richard	Miller Hazel L
Colclasure Gaylon	Durvall Betty	Gardner T D	Hawkey Mike	Jet Oil Company	Liggett Charlot	Miller Oil Co
Colclasure Ivan	Eads Garold L	Garrett George F	Hayes Pearl	Joergens Lilliam	Liggett Ira E	Milligan Lyle M
Colclasure Ora	Eaton Jess A	Garrett Herman	Hays Earlen A	Johnson Loretta M	Lilliey Toni	Milner Ronnie
Colclasure Paul A	Eck Richard	Garrett Hermon	Hays Junior	Jones Donald	Limes Norman	Minard Arthur D
Coleman Leroy H	Eckelberry Clifford	Garrett William	Hays Tom	Jones Ephraim	Lincoln Roger E	Mitchell Jerry M
Colmer Frank P	Edbrooke Richard C	Gates John E	Headlee Don	Jones Esther	Liptrap Lee	Mitchell Russell H
Combs Delores	Ehrhardt John C	George James R	Heflin Lee	Jones Harry R	Lister Kenneth	Mix Ronald Lor
Conley Harry B	Elledge Helen	Gibbons Claudiu C	Heflin Nelson	Jones Herbert C	Little Wabash Co	Monical Lee
Consumers	Ellis Faye	Gibson Tony	Heiden Dale	Jones Herman Jr	Littlehale David W	Monical Robert L
Acceptance	Engelmeier C L	Gibson WE	Heiden Norman	Jones Homer L	Logan Larry E	Montgomery Gladys
Cook Esta L	Enlow Jess M	Gill Bob G	Heiser H L	Jones Ivan R	Logue Virgil	Moore Esther L
Cook James G	Ernest Howard V	Given Genell F	Heitman Fred	Jones James	Love Norma R	Moore Steve
Cook Joe	Erwin Donald K	Glosser William L	Helm Robert W	Jones Larry W	Lovelady Betty	Morgan Howard
Cook Leonard	Etienne Richard	Goble Glenda H	Helms Marvin	Jones M W	Lowie Bing	Morgan Maude
Cook Lloyd	Eubanks Roy	Goerres Ron	Hemphill Florenc E	Jones Marvin A	Lowry John L	Mork James M
Cook Ronnie	Everingham Harry D	Goff Stanley	Hemrich Jerry	Jordan Grace	Loya Lourdes	Mosher Fred
Cook Viola	Eytchison John P	Golden Jerry	Henderson Blanche	Jorgenson Chas N	Luse Geo	Mulacek Clem
Cooper Bill	Fabert Mildred O	Gonter William R	Henderson Charles T	Judd Gerald P	Luttrell Luther	Mullins Kent
Copen James	Fancher Dora	Gonzalez Oscar	Henderson Norris H	Justice Bob L	M Darlene Hamilton	Mulvaney Clyde E
Corrie Harold	Fancher Kenneth E	Goodman Lucille	Henderson Robert	Keen John M	Mair Patrick A	Mulvaney Gerald E
Cotterell Gilbert	Farmer Thomas	Goodman Riley	Henderson Walter J	Ken-Tex Oil Corp	Majors Fred	Mulvaney John W
Courson Paul Jr	Farris Richard L	Gosnell Emmett E	Henson Clifford L	Keyser Wallace	Mallory Mary	Mulvaney Steve
Court J H	Fear David	Gough Lawrenc	Henson Jerold E	Kiernan Tom	Manson Reed	Murbarger John R
Cowan Charles	Fearday John	Gould Harland T	Henson Noel	Kilby Tom	Marion Corporation	Murbarger Neal
Cowger Peggy J	Fender Daniel J	Gould Susie	Herdes Bennie	Kincaid Archie D	Maris Cloyce	Murray W S
Cox Ben	Fender Darrell	Gragert Carl O	Herdes Jack	(Estate)	Martin B T	Murvin W C
Crandall Kenneth F	Fender Herbert H	Green Norman L	Herrick Harris	Kincaid Dorothy	Martin Lee	Nail Richard
Creamer James P	Fender Johnny W	Green Robert Wjr	Hess Jim	Kincaid William D	Martin Wesley E	Natural Pipeline Co
Crom Leo	Fender Ruth	Greenhill Gordon	Hickory Acres Mobile	King Carrol	Martin Wm	Necley Donald L
Crouse Clarenc W	Fender William	Greenwood Jas	Higdon Walter	King Herbert L	Marvel Berlyn	Nelson John
Crouse Roy	Ferguson Derwood	Greer Dale	Higgenbottom M E	Kingery Steve	Marvin George W	Nevers Helen
Cullison E M	Ferguson Jerry L	Gregor Harry	Hildebrand Carl W	Kline Jerry	Matlock Linda	Newman Fred E
Cummins Doris M	Ferrille Andrew	Griffy Darrell W	Hilger Richard F	Kluthe A H	Mattingly Gene	Newton Don W
Cummins Glenn	Field T K	Grimm Terry L	Hill Gary A	Knowles Harold	Maxwell J M	Nix Gerald

Norris Robert W	Porter Dewey	Roberts Maud E	Shaw George	Stanley Larry	Tonn Wayne	Wieldt Arthur G
Nosek Martin	Porter Howard C	Robinson James L	Shelton Alma	Stanley Virgil E	Townsend Jack	Wildbur Charles
Nosek Michael	Potter Larry	Rockwood Altha	Shelton Larry P	Stanley Will	Traub Francie	Wiley Stephen
Nottingham Nellie	Pourchot Floyd Jr	Rodgers Donald E	Shepherd Donald	Steele Edward	Triple "B" Producers In	Wilkin Frankie
Odell Hugh	Powell Clint	Rodgers Leta	Shock Jerry	Stephenson Kenneth	Tungate Randy R	Wilkin Jackie R
Odell Larry	Powell Don W	Rodriguez Al E	Shreve Ronnie O	Stevens Robert	Turner James	Wilkins Robert E
Odell Luann	Powell Louise	Roe Richard	Shroyer William E	Steward Cleo R	Turner Robert	Williams Delta E
Odonnell G M	Price Robert R	Roll Irene	Shultz Betty L	Steward John M	Uebinger Jerry	Willis Otto
Odonnell Michael J	Primitive Baptist	Rose & Loeb	Sills Arthur L	Stone Robert E	Union Oil Co Of	Willis William H
Owen Robert	Probst James	Rose Hubert	Sills George A	Stortzum Delmar	California	Willis William H
Parish Rodney	Prosser Laren	Rose Terry	Silvey Robert L	Story Johnnie R	United Industrial	Wilson Betty
Park Margare	Pruitt Elmer	Ross Kenneth	Simmons Jesse	Stracheljohn Charles	Co Nt.	Wilson Silas E
Parkhurst James L	Pruitt Patrici	Ruckman Dellos	Simmons Leroy	Straley Gleason E	Upchurch Jesse	Wilson Stacey W
Parkhurst William R	Purcell Sandra J	Ruckman Verlin O	Simmons Nona	Stricklen Deane	Valbert Glen	Winfree Simon J
Patrick Martha	Purdue Gary L	Rumberg C H	Sires Leonard H	Suerte Oil Co	Vansant F E	Winterrowd Doyne
Paul Charles	Purgerson James	Rush James S	Skelton Fred	Sulsberger James Cjr	Vaughn George	Wisegarver George
Paul John L	Quakenbush Forrest D	Russell Robert L	Slade L I	Sun Oil Company	Vaughn Margaret	Wolf Gene
Payne Jack M	Raber Martha	Sager John W	Slagley William L	Tackitt Donnie	Vaught C R	Wolfe Flossie
Payne Robert L	Raddatz John	Saltink Winnie	(Estate)	Tackitt Fredia	Venable Gene	Wood Paul
Peacher Gerald L	Radley Richard A	Sanford C S	Sledge Walter R	Tackitt Michael J	Vineyard Marvin	Woodard John R
Pearce Joyce	Rahn Duane	Sapp Ralph	Smalley Peter S	Taggart Harold	Warfel Bros	Woodruff Carlton
Perrine Mark A	Randall R	Scammahorn Carrell	Smith Corwin M	Tanzys Robert	Warren Stanley	Woods Ernest
Perrine Mildred G	Randolph Robert	Scammahorn Mary	Smith James E	Taulbee Delores	Wathan Robert C	Woods Terry L
Persinger Don	Ranes Connie	Schaefer Louis J	Smith Leona	Taylor Charles R	Watson Avon	Workman Larry
Pettit Grace G	Rapp Danail	Schmidt Virgil S	Smith Roscoe	Taylor Henry	Wattles Gerald	Worley Norman
Pflaum F E	Ray Bill	Schofield William	Smith Ted	Taylor Richard L	Wattles Harry	Worley Thomas W
Pflaum Richard	Reeves Paris E	Schooley Frank	Snell Arthur	Taylor Shirley A	Wease Jerry	Wright Hollis
Phillips Bernice	Reilly Patrick	Schoonover Spencer	Sohio Petroleum Co	Thomas Bessie	Weaver David	Wyatt Amos L
Phillips Howard	Rein Shultz & Dahl	Schroeder O H	Sons Galen R	Thomas Cecil W	Weaver Lyle T	Wyatt Merl E
Phillips John A	Reinheimer Donald	Schubert Roland	Southern Triangle	Thomas George Hjr	Weidner Ransom	Wyatt Neil
Phillips Larry C	Rexroad Arnold O	Schultz Thomas E	Sparlin Howard	Thomas Mary E	(Estate)	Wyatt Robert W
Phillips Larry N	Reynolds Henriet	Second Little Prairie	Spitzner Charles E	Thomas Minnie	Wells Theodor	Wyatt Wilford G
Phillips William E	Reynolds Sylvia I	Seid William	Spurgeon James E	Thomas Ruby O	Welty Frederi	Yates Danny
Pickel A Wjr	Reynolds William C	Senters Frankli	Staggs Helen (Estate)	Thompson Harry W	Westendorf Francis J	Young Billy G
Pierson Earl	Richardson Loren	Senters Joseph L	Staley Pearl	Thompson Martin E	Westfall Richard L	Young Daryl E
Pierson Phillip	Richardson Thomas	Senters Joseph L	Stanford Paving Co	Thompson Paul A	Whitaker Henry	Young Dean
Piper Edwin R	Dor	Sessions Kenneth	Stanford Gerald L	Tick Ridge Christian	White Allen E	Young Eldon
Pisula William	Ricketts Roy Jr	Shafer Helen J	Stanford Lester	Timmons Ira G	White Dannie R	Young Everett
Pittelko George	Riggs Juliett E	Sharp Bernice	Stanford Steve	Toliver Mason	White Dewain E	Young Scott
Plemmons Martin	Rinehart Wayne	Sharp Billy R	Stanford Walter J	Tolliver John Hor	White Raymond J	
Plumlee Wm E	Ritter Richard K	Sharp Charles	Stanley George	Tolliver Ronald L	White William W	
Poff Virgini	Rnb Enterprises	Sharp George	Stanley Kate	Tolliver William	Wiehle William H	

Thomas H. Moore Illinois Electric Cooperative Memorial Scholarship Program



The Illinois Electric Cooperative (IEC) Memorial Scholarship Program awards fourteen \$2,000 scholarships annually to deserving students in the "electric cooperative family" entering college to assist them with their educational costs.

About the scholarships

8 scholarships are awarded to high school students who are the sons or daughters of an Illinois electric cooperative member receiving service from the cooperative (deadline to apply Dec. 31, 2021).

4 scholarships are reserved for high school 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 (deadline to apply Dec. 31, 2021).

1 scholarship, the Earl W. Struck Memorial Scholarship, is awarded to a high school student who is the son or daughter of an Illinois electric cooperative employee or director (deadline to apply Dec. 31, 2021).

1 scholarship, the LaVern and Nola McEntire Memorial Lineworker's Scholarship, is awarded to a student to attend the lineworker's school conducted by the Association of Illinois Electric Cooperatives in conjunction with Lincoln Land Community College, Springfield, IL (deadline to apply April 30, 2022).

For more information about the IEC Memorial Scholarships, please contact:

Clay Electric Cooperative, Inc., PO BOX 517,
Flora, IL 62839
(618) 662-2171 • adam@ceci.coop

Minutes of the Board of Trustees Meeting

October 25, 2021

The regular meeting of the Board of Trustees of Clay Electric Co-operative, Inc. (CECI) was held at the Clay Electric Co-operative Headquarters, Flora, Illinois beginning at 6:57 o'clock p.m. on Monday, October 25, 2021.

Trustees present were: Kevin Logan, Bob Pierson, Richard Rudolphi, Neil Gould, Frank Czyzewski, Frank Herman, Josh Schnepfer and Evan Smith. Also present were: Luke Johnson, CEO and Tyra Cycholl, Attorney for the Board. Bill Croy was present via conference call. **14461-002** The meeting was opened by Bob Pierson, who presided and Neil Gould, acted as secretary thereof.

The invocation was given by Luke Johnson and was followed by the pledge of allegiance.

The following proceedings were had [all action being first duly moved and seconded and all action taken being upon the unanimous vote of the Board or without dissenting vote of abstention unless otherwise stated]:

APPROVED, the Suggested Agenda.

APPROVED, the Consent Agenda including the following:

- **APPROVED**, the prior meeting minutes;
- **APPROVED**, (a) to admit to membership those 14 applicants connected for service since the last such review by the board, and (b) cancel those 9 former members shown on the Manager's Report since the last such review by the Board, said members no longer taking service.

REVIEWED, the Consent Agenda including the following:

- **REVIEWED**, the Work Orders;
- **REVIEWED**, the Disbursements;
- **REVIEWED**, the Credit Card Statements;
- **REVIEWED**, the Attorney Retainer;
- **REVIEWED**, the Account

- Summary Report;
- **REVIEWED**, the Federated Report from the Board ;
- **REVIEWED**, the NRECA Board Update;
- **REVIEWED**, the CFC Board Update;
- **REVIEWED**, the NCSC Board Report.

APPROVED, the Deceased Estate Capital Credits.

DISCUSSED, the bids for Truck 4. **APPROVED**, the bid from Dan Hecht for a 2021 Chevrolet Silverado.

HEARD, a report by Frank Herman regarding the SIPC Financials and Prairie State update.

HEARD, a report by Kevin Logan regarding the AIEC.

WERE UPDATED, on Board Training events at AIEC.

DISCUSSED the 2022 Budget including:

- SIPC Power Costs
- Capital Credits;
- Advertising and Donations;
- Capital Items;
- Rough Draft of the Budget.

APPROVED, borrowing up to \$250,000 for materials for the line build.

APPROVED, purchasing materials for the line build.

HEARD and **APPROVED**, a financial report by Luke Johnson as to the following:

- Monthly Reconciliation;
- SIPC Power Delivered in September 2021;
- September 2021 Cash Flow;
- Line Loss;
- September 2021 Form 7;
- September 2021 Balance Sheet;
- Capital Credit check from United Utility.

REVIEWED, the Safety Committee Report.

REVIEWED, the Monday morning Safety meeting held October 18, 2021.

HEARD and **APPROVED**, the Manager's report by Luke Johnson on the following topics.

- Operations Report;
- Communications Report;
- Upcoming meetings.

REVIEWED, the Operations Report.

REVIEWED, the Communications Report.

WERE REMINDED, of upcoming meetings on Nov. 22, 2021, Dec. 27, 2021 and Jan. 24, 2022 at 5 p.m.


REVIEWED, thank you cards.

There being no further business to come before the Board, said meeting was declared adjourned at 8:38 p.m.



Every month we will have three member numbers hidden throughout Clay Electric News. If you find your member number that corresponds to the one found on the upper right corner of your bill, call our office and identify your number and the page it's on. If correct, you will win a \$5 credit on your next electric bill.

Clay Electric Co-operative, Inc.

A Touchstone Energy® Cooperative 

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