

HI-LINES

A NEWSLETTER FOR JO-CARROLL ENERGY MEMBERS

CONTENTS



Elizabeth, Illinois



800-858-5522



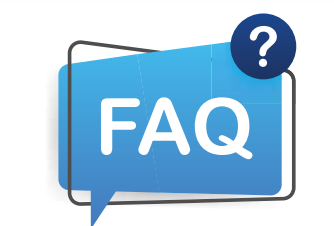
www.jocarroll.com



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Honoring our veterans

Share your stories to help us pay tribute.



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Understanding easements

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See this year's winners!

Call to Action:

EASEMENTS – a necessary component of bringing fiber to your rural neighborhood

Jo-Carroll Energy exists to enhance the quality of life for our members through our electric, natural gas, broadband and other value-added services — all of which are critical to you and the communities that we serve.

Before 1939, our area residents realized the importance of bringing electricity to rural areas and how it would improve the quality of their lives. Forward nearly 85 years, the same applies to high-speed fiber internet. In the middle of the 20th century, Jo-Carroll obtained easements from landowners to bring electricity to your homes and farms. Today we are doing the same, except this time we are requesting a telecommunication easement so that we can either string or bury a fiber-optic network that will reach your and your neighbor's home, business or farm to promote rural prosperity and improve overall quality of life.

High-speed fiber internet helps drive access to information and education, especially for our children and grandchildren who we want to remain in our area.

One of the primary reasons our ancestors supported the expansion of electricity in rural areas was to improve their farming operations. The same goes for high-speed internet. Many next-generation agriculture



CEO'S REPORT by Mike Casper

technologies will require a more reliable and high-speed internet connection. Precision farming allows for the critical data collection and analysis needed to maximize livestock and crop production margins. Additionally, without access to online learning and sharing of information, farmers are less likely to succeed with technology implementation, having wasted money, time and effort without realizing the benefits.

Telemedicine is becoming a more critical component of wellness in rural living, also. Rural residents are at a higher risk of preventable death from conditions like cancer, heart disease unintentional injuries, and stroke. Connected technologies enable constant information streaming that can improve care quality, resource use and diagnosis, reducing missed cases and medical waste. Non-emergency treatment technologies can improve the management of chronic conditions. Reliable, high-speed internet can support telemedicine applications, which will expand treatment access to rural residents.

Bringing high-speed internet service to you will improve your

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For your information

Your Board of Directors:

David Senn
Chairman
District 7

Russell Holesinger
Vice Chairman
District 8

Robert Kuhns
Treasurer
District 10

Dan Tindell
Secretary
District 4

Jerry Meyer
District 1

Joseph Mattingley
District 2

Allen Hendren
District 3

Patricia Smith
District 5

Thomas Lundy
District 6

Larry Carroll
District 9

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

June 28, 2023

The regular board meeting of Jo-Carroll Energy, Inc. (NFP) was held on Wednesday, June 28, 2023.

Safety Moment – Joe Mattingley discussed ladder safety and provided examples of the proper use of ladders.

Approval of Agenda – A motion was made, seconded, and carried unanimously to approve the meeting agenda.

Consent Agenda – A motion was made, seconded, and carried unanimously to approve the consent agenda.

Presentation – None.

Governance Topics and Board Policy Review

Governance Talk Video – A Governance Talk Video was presented on What Boards Need to Consider in Setting Rates.

Board Policy Review – None.

CEO/Financial Operating Report

CEO Report – President and CEO Mike Casper shared that a cost-of-service study is typically performed yearly and completed by the end of August prior to developing next year's budget. In addition, Casper commented on recent federal and state legislation and highlighted the importance of the National Rural Electric Cooperative Association (NRECA), the Association of Illinois Electric Cooperatives, and the American Public Gas Association's role in maintaining service reliability and affordable energy. Casper also added that a power cost adjustment (PCA) credit will remain on electric member bills received in July due to favorable wholesale power costs from our generation and transmission (G&T) cooperatives.

Financial Operating Report – Chuck Woods, Chief Financial Officer, provided a summary of the financial operating report for May. Revenue year-to-date (YTD) is approximately \$28 million. Total operations and maintenance expenses are approximately \$21 million, which is approximately (\$2,477,529) under budget of \$23.9 million. Margins are approximately \$2.7 million versus a budgeted amount of approximately (\$1,231,298) and amounts to \$3.9 million over budget. By

general consent, the board moved to file the financial operating report with the auditor.

Operations and Regulatory/Legislative Update

Operations Update – Senior V.P. and Chief Operating Officer Kyle Buros provided an update on fiber broadband subscribers (on track with budget). Buros also noted the progress of the Advanced Metering Infrastructure (AMI) upgrade, which is a network of technologically advanced meters located at members' homes that will collect energy usage and billing data from individual consumers more efficiently. This advanced upgrade will also have the capability of managing outages more effectively.

Member Services Update – V.P. of Member Services Jennifer Meyer provided an update on initiatives associated with the JCE Strategic Plan.

Human Resources Update – President and CEO Casper shared that an audit of benefits was completed showing no irregularities.

Executive Assistant Update – Amy Johnston, Executive Assistant, had nothing to add outside of her written staff report.

External Affairs/Legislative Update – Terry Kurt, General Counsel, commented on his new role at JCE as General Counsel. Among his many roles, a primary focus will be on easements.

Board Issues and Action Items

Attendees for the NRECA Region 5&6 Meeting – Attendees were selected for the NRECA Region 5 & 6 Meeting.

Reassign PPI Alternate Director to serve on the PPI Board of Directors – Following a discussion, a PPI Alternate Director was chosen.

Select Badger Annual Meeting Attendees – Directors were selected to attend the Badger Annual Meeting.

Approve Cooperative Finance Corporation (CFC) Certificate Resolution and Incumbency – A motion was made,

Continued on page 18E ►

Honoring our heroes: share your veteran stories

As a nation, we owe an immense debt of gratitude to the brave men and women who have served in the armed forces. Their selfless dedication and sacrifices have protected our freedoms and shaped our collective history. We are calling upon our members to help us pay tribute to these heroes by sharing their inspiring stories. Whether it is a family member, friend, colleague or neighbor, we invite you to share touching anecdotes about the veterans in your life and honor their service.

All submissions are due by **SEPT. 27, 2023** and will be featured in the November issue of Illinois Country Living. Send all materials to sashby@jocarroll.com using "[Veteran's name] for Honoring Our Heroes" in the subject line. Please include as much of the requested material as possible.

For photos, send the following:

One to two high-resolution and in-focus photos in .jpg or .png format. At least one of these photos should be in uniform. We need the best photos to create a graphic worthy of honoring the veteran. When sending photos, please avoid anything that would constitute endorsement of a product.

In an email or a Word document, send the following:

- Name, branch, job and years of service.
- Include all assignments, deployments and campaigns.
- Note any notable awards, such as a Bronze Star, Purple Heart or higher.
- Include any interesting anecdotes about the veteran's service and what the veteran is doing now.
- If the veteran passed away, please indicate that information. If burial was in a national cemetery, please include the Veteran Legacy Memorial page link.

Every veteran is worthy of recognition. Thank you for helping us honor those who have served bravely.

CALLING ALL LOCAL BUSINESS OWNERS

ARE YOU LOOKING FOR A BOOST?

Area businesses can partner with Jo-Carroll Energy to offer our cooperative members valuable discounts, thereby increasing traffic to your business. In exchange for your participation, we promote your business, and your discount offers to our members at no cost through our website, newsletter, monthly magazine, social media, and mobile app.



LEARN MORE



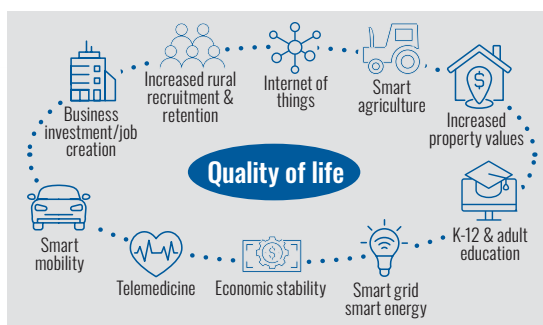
ph: 815-858-2207 | email: sashby@jocarroll.com | www.jocarroll.com

FAQ Understanding easements



1 What is fiber internet?

Our 100% fiber-optic network consists of a series of small glass strands contained in a protective black jacket which transmit information in the form of light at speeds faster than any other service type. This fiber internet service will provide our rural members access to much needed fast, future-proof and reliable internet connections. The many benefits of rural fiber broadband are described below.



2 What is an easement?

An easement is a right authorizing a person or party to use someone else's land or property for a particular purpose. In this instance, Sand Prairie, a service of your local rural co-op, Jo-Carroll Energy, requires an easement to build a new fiber-optic network to serve homes, businesses and farms. The easement is a legal document and must be signed by all parties involved.

3 Why am I signing a new easement, when you already have an easement for your utility assets?

We need to update our existing easement with a new one since most existing utility easements do not have fiber/communication language included.

4 Why is signing my easement important?

Cooperation is key to ensure fiber-optic construction to your rural neighbors. Easements allow workers to access your property to install, upgrade and repair the fiber lines as needed. Without an easement in place, significant delays will occur in getting much-needed fiber broadband service to your neighbors and to those who need it most such as emergency services, school children, remote workers, small businesses and farms.

5 Why do I need to sign an easement, when you are installing the fiber in the road right-of-way?

The road right-of-way (ROW) is applicable to road-use purposes only. Additionally, the property owner typically owns to the center line of the road. Therefore, any public utilities installed in the road ROW require an easement from the property owner.

6 Where is the mainline underground fiber optic cable installed on my property?

The fiber optic lines will be installed within the road right-of-way at a minimum depth of 36". Construction design criteria are developed specifically to avoid any adverse impact to your property or farming operations. This is why road ROWs are a preferred route.

7 Will there be any above ground facilities required to complete the fiber optic underground installation?

On some properties, there will be a narrow plastic triangle marker next to fiber handholes (small flush mount vaults used to facilitate underground splice enclosures—traffic-rated where applicable). These markers are installed to indicate fiber facilities to the public and so locator crews can easily access and locate the underground fiber pursuant to Illinois' one-call system JULIE (8-1-1). If you notice this facility damaged or tampered with, simply call the co-op so adequate repairs can be promptly addressed.

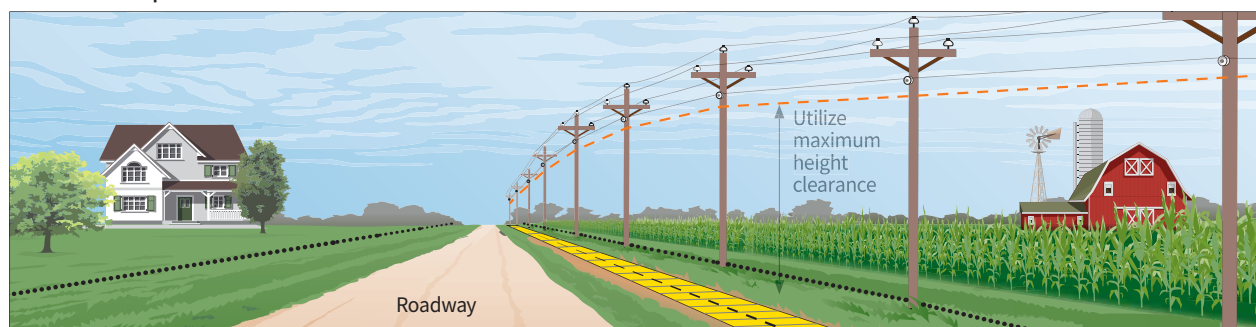
8 Where is the mainline aerial fiber optic cable installed on my property?

Aerial fiber optic lines will be installed on co-op owned poles at National Electric Safety Code (NESC) clearances. The co-op utilizes a di-electric aerial fiber that allows maximum attachment heights much higher than traditional communication lines (e.g. telephone, cable TV). Construction design criteria are developed specifically to avoid any adverse impact to your property or farming operations.

9 Am I required to have an easement for the fiber drop to my home, business, or farm?

No. Easements are not required for fiber drops as these facilities are installed specifically to serve a premise at the owners request.

Easement examples






Requested underground easement area
 Underground fiber installation
 Existing road ROW
 Aerial pole installation

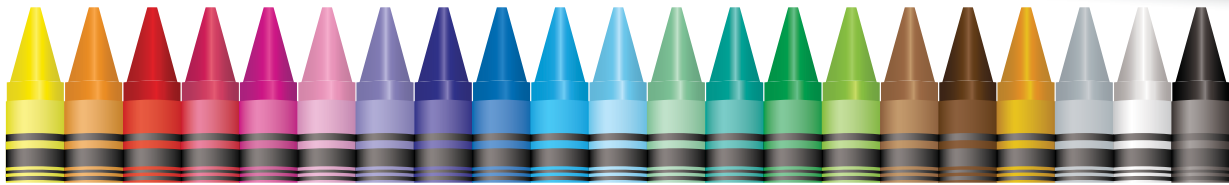
2023 Jo-Carroll Energy Coloring Contest

The Jo-Carroll Energy Coloring Contest allows our young members between the ages of 5 and 10 to show off their coloring skills each year for the chance to win a full set of school supplies for the upcoming school year.

Three winners are selected for the coloring contest, one from each age category. This year's winners are:

-  Isaac Lax, age 10
-  Jaiden Knockel, age 8
-  Parker AuWerter, age 6

JCE also donates five energy-related children's books to the winners' community libraries. We want to thank all our participants and wish all our students a great 2023-2024 school year.



CEO's report continued from page 18A

quality of life, which is the embodiment of our seventh cooperative principle Concern for Community: working for the sustainable development of our area communities.

We are your local utility cooperative. We work hard to provide you with reliable, quality service. We are your neighbors and have our communities' best interest.

If you have any questions regarding easements that are requested of you, please do not hesitate to contact us at 815-858-2207 and ask for our Right of Way and Easement team. Also included in this month's Hi-Lines are responses to frequently asked questions (see 18D). We look forward to serving you.

Minutes continued from page 18B

seconded, and carried unanimously to approve the CFC Certificate Resolution and Incumbency. The resolution certifies the board's approval of two loan agreements, which will provide additional financing to support the cooperative's growth initiatives.

Into Executive Session – A motion was made, seconded, and carried unanimously to go into Executive Session at 10:55 a.m.

Out of Executive Session – A motion was made, seconded, and carried unanimously to come out of Executive Session at 11:18 a.m.

Action Resulting from Executive Session – None.

Reports/Updates

Association of Illinois Electric Cooperatives (AIEC) Report – Director Senn provided highlights from the AIEC Board of Directors meeting.

American Public Gas Association (APGA) Report – Director Carroll

shared information on various new and proposed regulations affecting the natural gas (NG) industry and two new bills introduced to the House proposing a ban on NG cooking products.

Dairyland Power Cooperative (DPC) – Director Mattingley provided highlights from the Dairyland Annual Meeting and shared a new energy technology research opportunity, which would repurpose decommissioned mines.

Prairie Power Incorporated (PPI) Report – Director Kuhns shared the most recent generation numbers and provided highlights from the PPI Annual Meeting.

CFC Forum – Director Tindell shared highlights from the forum. Cybersecurity and financial topics were discussed.

Other Business – None.

Adjournment – Chairman Senn adjourned the meeting at 12:00 p.m.

Financial exploitation of older adults

We can help prepare the older adults in our lives in emergency situations and disasters, but are we preparing them for the risks that can come after? Natural disasters and severe weather can create opportunities for fraud in their wake, occurring at a time when people may be especially vulnerable.

September is National Preparedness Month, which is sponsored by the Federal Emergency Management Agency (FEMA) within the department of Homeland Security which encourages Americans to take steps to prepare for emergencies in their home and communities. More information can be found at ready.gov/september. This year's campaign will focus on preparing older adults for disasters.

According to the FBI, older adult abuse and exploitation are both defined as any intentional act(s) by a caregiver or another person in a relationship of trust that causes harm or distress to older adults, age 60 and older. Identifying financial exploitation of older adults may be difficult. Older adults may be reluctant to say anything about what is happening to them out of embarrassment and shame, fear of reprisal, dependency on the perpetrator of the offense, or fear of further straining a family relationship. Family members or

close friends may be unaware of the situation, or they may be the individuals committing the financial exploitation.

Financial exploitation can range from stealing someone's money with fake investments, taking payment and not completing jobs or misappropriating jewelry and other assets. According to the National Council on Aging, financial fraud costs older adults at least \$36 billion annually.

Below you will find a list of signs to watch for indicating the possible financial exploitation of older adults.

- Contractors taking money and not delivering services.
- The inclusion of additional names on a financial signature card.
- Unexplained withdrawal of large sums of money from checking/savings account.
- Unauthorized use of their credit/debit card.
- Bills left unpaid despite the availability of adequate financial resources.
- Discovery of a forged signature for financial transactions.
- New "friends" trying to isolate an older adult or limit contact with relatives or old friends.
- Sudden changes to legal/financial documents.
- Suddenly changing or turning off cell phone or email.
- Unusual spending behavior.
- Confusion regarding account balances or transactions.
- Caregivers appear to be getting paid too much or too often.
- Significant increases in monthly expenses.
- Refinancing property.
- The provision of personal and account information to a solicitor via the phone or email.
- Excitement about winning a sweepstakes or lottery.

Protect and Prevent

If you or someone you know is being financially exploited, contact the local police immediately. Report it to Adult Protective Services at 202-370-6292 for guidance.

In addition, please ensure your loved ones:

- Don't allow unknown individuals into the home.
- Don't have work done on their home without getting written estimates from at least three reputable contractors.
- Don't give out their Social Security, credit card or bank account numbers over phone or email.



Reader prize

Each month we print the name of a Jo-Carroll Energy member who is eligible to win a monthly \$25 reader-ship prize. If your name is printed in this month's edition, and not a part of any article, contact Jo-Carroll Energy.

Staying ahead: embracing the benefits of being prepared

The United States observes National Preparedness Month each September to raise awareness about the importance of being prepared for disasters, or emergencies, that could happen at any time. This month serves as a reminder to take action to prepare, now and throughout the year, for the types of emergencies that could affect where we live, work and learn. For Jo-Carroll Energy, making sure we are prepared is part of our everyday operations.

Jo-Carroll has had a business continuity plan in place for eight years. A business continuity plan provides a game plan for what everyone at the cooperative should do

with less wasted resources, and saves our co-op and members money."

In order to enhance the ability to survive an event, JCE identifies and categorizes potential threats such as ice storms, tornadoes, supply chain disruptions and others. These potential disruptions are then evaluated and ranked according to probability of occurrence and added to the cooperative Risk Registry for appropriate planned response.

Identifying these risks and their probability is one thing, but it means nothing unless everyone knows their role and is prepared to act when needed. "We do several trainings and tabletop exercises

Any gaps found can then be corrected so that real-life situations are less impactful," added Sivertsen.

JCE has conducted tabletop exercises for situations such as ice storms, business unit recovery, loss of broadband service, cyber security and others.

JCE has business continuity certified personnel on staff to develop and guide plan preparation, training and exercises, as well as all other aspects of business continuity according to accepted and proven industry standards.

Sivertsen also noted the co-op works with communities and first responders through a Business Continuity Liaison

Team to foster and enhance relationships with community leaders, so that seamless communication and cooperation occur in the instance of a disaster. Having close ties during an incident may shorten the potential magnitude and duration of any incident to the benefit of all impacted.

"At Jo-Carroll Energy, we care about your safety, that is why we spend so much time preparing and planning for whatever may

come our way," said Sivertsen. "Jo-Carroll Energy has fostered a culture of resiliency. Planning for an emergency today can give us more confidence to deal with whatever severe event we may face in the future."

in the instance of a disruption, whether it be man-made or natural. "We are prepared for most all incidents in our territory," said Ken Sivertsen, director of member services. "Having a plan in place allows us to recover more quickly,

to walk participants through their roles in a nonthreatening and non-emergency setting," Sivertsen said. "These exercises allow us to identify any gaps in the plan and help eliminate the element of surprise by rehearsing incidents.



4000

THANK YOU!

FIBER INTERNET SUBSCRIBERS

Sand Prairie connects our 4000th fiber internet subscriber!

We are very excited to announce our 4,000th fiber internet subscriber! Craig Brown, Director of Information & Worship Technologies at Crossroads Community Church - Galena Campus, has been installed and connected to our amazing fiber internet service! We have remarkable crews that are working day after day to bring fiber to our members. **THANK YOU** to the line crews, engineers, installers, broadband technicians, operations, marketing, and sales teams here at Sand Prairie. **We are proud to serve as your local fiber co-op!**



Pictured from left to right: Craig Brown, Director of Information and Worship Technologies, Cross Community Church in Galena, IL, Matt Noll, Broadband Technician, Jason Broshous, Broadband Technician II, Katie Herrig, Broadband Sales Representative, and Derek Bradt, Broadband Marketing & Sales Administrator.

Want to be our 5000th subscriber?

Check availability, submit your interest or sign-up at:

CONNECTSP.COM/IWANTFIBER



Sand Prairie

A service of Jo-Carroll Energy

800.858.5522
793 US 20 West, Elizabeth, IL 61028

We  our members!
And we want to say thank you.

Member Appreciation Days

Lunch:
Pork chop sandwiches
hot dogs • chips
cookies • drinks

Games & prizes!



Jo-Carroll Energy



Sand Prairie

A service of Jo-Carroll Energy

11:00 a.m. – 1:00 p.m. at one of your JCE
offices below:

Geneseo
**Tuesday
Sept 26**

1004 S. Chicago St

Elizabeth
**Wednesday
Sept 27**

793 U.S. Route 20 W

Savanna
**Thursday
Sept 28**

103 Chicago Av