

HI-LINES

A NEWSLETTER FOR JO-CARROLL ENERGY MEMBERS

CONTENTS



Elizabeth, Illinois



800-858-5522



www.jocarroll.com



18G

Scholarships

Fifteen scholarships now available



18E

Member Appreciation Days

Lunch is on us!



18G

Apply now

Agencies accepting LIHEAP applications

Jo-Carroll Energy's offices will be closed on Monday, Oct. 10 for an all-employee safety training day.

Celebrating Membership

October is National Co-op Month.

Fall is a busy time, and October is a particularly eventful month with school, community and sports activities in full swing. It's also when all cooperatives celebrate National Co-op Month.

When I say Jo-Carroll Energy celebrates Co-op Month, it really means we are celebrating *you!* After all, our co-op wouldn't exist without you, our members.

Our core mission is to deliver utility solutions safely, efficiently and responsibly, but the larger mission of the co-op is to help make our corner of the world a better place. "Concern for community" is one of seven guiding principles that all co-ops share.

Similar to the services that we provide to you, our concern for community flows through all of our decisions — because being a co-op means being a responsible partner and good neighbor.

Jo-Carroll Energy works to help our community thrive through initiatives led by our employees and a local board that's comprised of your neighbors who live right here in our community. Because we're local, we understand our community's unique needs and strive to help meet them.

We're proud to support local youth through our Youth Tour and scholarship programs. Through our neighbor-to-neighbor program we provide assistance to our community's



CEO'S REPORT by Mike Casper

most vulnerable. We partner with and support area foodbanks and other charitable organizations. Each year for the past several years we have partnered with CoBank to provide Sharing Success Grants. This year's grant recipients included Inspire Continuing Care, Geneseo; Camp Benson, Mount Carroll; Whiteside County Soil and Water District Education Fund, Morrison; and the American Legion, Galena.

Our corporate giving strategy is designed to support community outreach activities that have lasting value — with priority given to nonprofits, emergency services, education, veterans and youth programs in the communities we serve. These donations are funded by unclaimed and donated capital credits of our member-owners.

The word "cooperative" is close to "cooperation," meaning people working together towards a common goal—mutually benefitting one another and the larger community. That's the essence of the cooperative spirit. Our employees and member-elected board members are invested in the communities in which they live and serve.

Above all, as a co-op we put our

(Continued on page 18C)

For your information

Your Board of Directors:

David Senn
Chairman
District 7

Russell Holesinger
Vice Chairman
District 8

Marcia Stanger
Secretary
District 3

Robert Kuhns
Treasurer
District 10

Jerry Meyer
District 1

Joseph Mattingley
District 2

Dan Tindell
District 4

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

July 26, 2022

The regular board meeting of Jo-Carroll Energy, Inc. (NFP) was held on Tuesday, July 26, 2022.

A Safety Moment was provided by Director Tom Lundy on vehicle safety.

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 & Board Policy Review – A new episode of Governance Talk was presented on Cybersecurity: Communicating During a Crisis.

Board Issues and Action Items

NRECA Broadband Tier Application – A motion was made, seconded, and carried unanimously to approve the NRECA Broadband Tier Application. Through this new tier of membership, Jo-Carroll will have access to new strategic communications services, education and events, focused business and technology support and targeted advocacy for rural broadband.

Approve New Position Statement “Electric Vehicles” – A motion was made, seconded, and carried unanimously to approve New Position Statement “Electric Vehicles.” Position statements provide Jo-Carroll staff and members a clear understanding of the cooperative's strategy and direction on certain topics.

Retain Tax Consultant – A motion was made, seconded, and carried unanimously to retain a tax consultant.

CEO/Financial Operating Report

CEO Report – President and CEO Casper shared that he will be presenting on a panel at the upcoming annual meeting of the Association of Illinois Electric Cooperatives (AIEC). Topics of discussion are broadband, workforce development and retention, supply chain issues, and rural economic development.

Financial Operating Report – Chuck Woods, Chief Financial Officer, provided a summary of the financial operating report for June. Revenue year-to-date (YTD) is approximately \$32.9 million vs. a budgeted amount of approximately \$25.6 million. Total operations and maintenance expenses YTD were approximately \$1.6 million under budget. Margins are approximately \$3.2 million vs. a budgeted amount of approximately \$71,784.

By general consent, the board moved to file the financial operating report with the auditor. Woods also provided an overview of the Key Ratio Trend Analysis Report that is developed each year by Cooperative Finance Corporation (CFC).

Operations and Regulatory/Legislative Update

Operations Update – None.

Member Care/Engagement – V.P. of Member Services, Jennifer Meyer, provided a project update on an Interactive Voice Remittance (IVR) payment option to provide a contactless bill payment option for members. Meyer also provided the status on an all-member survey that will be sent to members to obtain pertinent information to enhance the value that we bring to our members.

External Affairs/Legislative Update – None.

Reports/Updates

Association of Illinois Electric Cooperatives (AIEC) Report – Director Senn provided an update from the latest AIEC meeting.

American Public Gas Association (APGA) Report – Director Carroll discussed various new and proposed regulations affecting the natural gas (NG) industry and shared that he attended the APGA Annual Meeting along with Director Mattingley and President and CEO Casper.

Dairyland Power Cooperative (DPC) – Director Mattingley provided highlights from the Dairyland Board Meeting. In addition Director Tindell noted that there would be no power cost adjustment (PCA) for July.

Prairie Power Incorporated (PPI) Report – Director Kuhns provided a summary from the PPI president's report and the most recent generation numbers. Kuhns noted that electric generation from wind sources was higher than expected for the month of June.

Executive Session – None.

Out of Executive Session – None.

Action Resulting from Executive Session – None.

Other Business – None.

Adjournment – Chairman Senn adjourned the meeting at 11:13 a.m.



Focused on YOU.

Electric cooperatives were created to serve their members. Because we're a co-op, we're able to adapt to our community's unique needs. That's the power of co-op membership.

OCTOBER IS NATIONAL CO-OP MONTH

Celebrating Membership (Continued from page 18A)

members' priorities first. As your trusted energy partner, we know that saving energy and money is important to you. That's why we have numerous programs in place to help, including free energy

assessments. We want to empower you to manage energy use at home. We are here to help, so give us a call if you have questions about your energy bills.

Jo-Carroll Energy is

continuously examining ways to operate more efficiently while continuing to provide the highest level of friendly, reliable service you expect and deserve. After all, we're your local co-op. We were built by the members we serve.

Utility pole inspections set for this fall

Jo-Carroll Energy has contracted with Osmose Inc. once again to conduct utility pole inspections for 2022.

The contractor will be inspecting in the following areas:

- Canyon Substation – the Apple Canyon Lake area
- Menominee Substation – Menominee surrounding areas
- Territory Substation – The Galena Territory and surrounding areas
- Guilford Substation – The Galena Territory surrounding areas
- Pleasant Hill Substation – between Hanover and Whitton rural areas

- Whitton Substation – rural areas southwest of Hanover
- Pioneer Substation – southeast of East Dubuque in the Badger Road rural areas
- Pilot Knob Substation – south of Galena in rural areas to the Blanding area

Utility pole inspections are part of the cooperative's routine maintenance. The process checks the strength of the poles and identifies those that should be replaced.

Poles will be treated with a preservative to extend the life of the pole or tagged for replacement.

Pole maintenance can save the cooperative money by reducing unplanned replacement costs and providing additional years of durable service life to poles.



Jo-Carroll Energy

Your Touchstone Energy® Cooperative

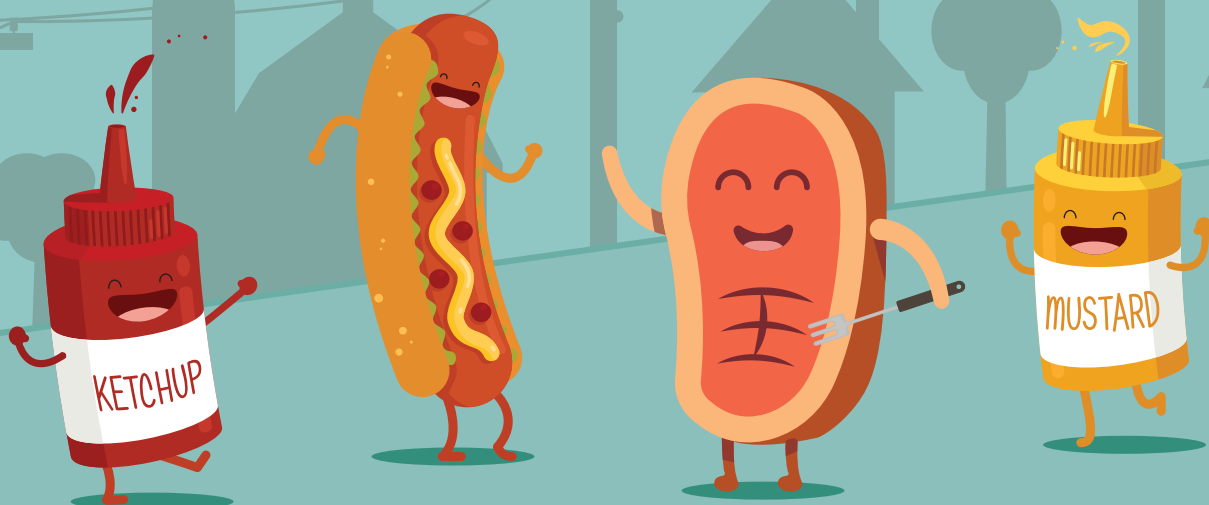


Sand Prairie

A service of Jo-Carroll Energy

MEMBER APPRECIATION d a y s

LUNCH • PORK CHOP SANDWICHES • HOT DOGS
chips • cookies • drinks • games • prizes



11 AM - 1 PM // JO-CARROLL ENERGY OFFICES

GENESEO

OCTOBER 4

TUESDAY / 1004 S Chicago

SAVANNA

OCTOBER 5

WEDNESDAY / 103 Chicago

ELIZABETH

OCTOBER 6

THURSDAY / 793 US Rt 20 W

JCE observes Co-op Month with member appreciation, blood drive and more

At Jo-Carroll Energy, we value our members and what they contribute to our cooperative. Because of our members, we can power our communities. October is National Co-op Month, and to say thank you to our members, Jo-Carroll Energy will be hosting Member Appreciation Days at all three office locations. **Sheena Quick**

- Geneseo: Tuesday, Oct. 4
- Savanna: Wednesday, Oct. 5
- Elizabeth: Thursday, Oct. 6

Stop out at our three locations between 11 a.m. and 1 p.m. to enjoy hot dogs, pork chop sandwiches, games and a chance to win some great prizes!



Watch for JCE and Sand Prairie in the Galena Halloween Parade! We are also planning tethered balloon rides the morning of the parade (weather permitting). Updates and details will be provided on our website and social media.

Blood drive set for Oct. 28

Join us at our Elizabeth office on Friday, Oct. 28 to give back to the community and participate in our blood drive from 2:30 to 6 p.m. Thanks to Impact Life and your help, we are able to do our part and donate the blood that's needed in our hospitals in our communities.

JCE celebrates Public Natural Gas Week

Jo-Carroll Energy will observe National Public Natural Gas Week in its gas service area Oct. 2-8. This annual nationwide event is intended to build public awareness about the benefits of having public natural gas utilities including cooperatives like JCE. There are approximately 1,000 public natural gas utilities in the U.S. Most are small and comprised of a few hundred to a few thousand consumers. Despite their size, they have a huge impact on the communities

they serve by providing clean, efficient natural gas.

As a cooperative, we play a valuable role in our communities. We focus on service, rather than profits, maintaining a close relationship with our consumer-members. As a local business, we support the area's economy, ensuring that local dollars stay local.

During the week we will recognize our gas system employees and provide safety and efficiency information to members.

We invite our members to celebrate with us during our member appreciation event at the Savanna office on Oct. 5! (Please see page 18D for more information.)



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.

Four Ways to Boost Your Cyber Hygiene

October is Cybersecurity Awareness Month

In today's digital world, cyberattacks are unfortunately nothing new. Cyber criminals can attack on a multitude of levels, from large-scale attacks targeting corporations to smaller phishing attacks aimed to gain an individual's personal information.

October is Cybersecurity Awareness Month, but good cyber hygiene should be practiced year-round. This year's theme is "See Yourself in Cyber" – because we all have a part to play in cybersecurity. When we hear about massive data breaches, it can feel overwhelming and lead us to think we're powerless as individuals to stop cyber criminals.

The truth is, there are several practical steps we can take to safeguard our devices and data. Here are four easy ways to boost your cyber hygiene:

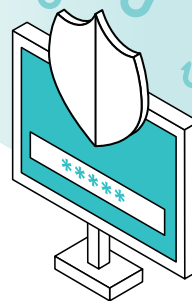
1. Enable multi-factor authentication. Also known as two-step verification, multi-factor authentication adds a second step when logging into an account (to prove you're really you), which greatly increases the security of the account. This second step could include an extra PIN, answering an extra security question, a code received via email or a secure token. Regardless of the type of authentication, this additional step makes it twice as hard for cyber criminals to access your account. Not

See Yourself in Cyber.

October is Cybersecurity Awareness Month

Improve your cyber hygiene by doing these four things:

1. Enable multi-factor authentication
2. Use strong passwords and a password manager
3. Update software regularly
4. Recognize and report phishing attacks



every account offers multi-factor authentication, but it's becoming increasingly popular and should be utilized when available.

2. Use strong passwords and a password manager. Remember, passwords are the "keys" to your personal home online. Your passwords should always be long, unique and complex. Create passwords using at least 12 characters, never reuse passwords for multiple accounts and use a combination of upper- and lower-case letters, numbers and special characters. If you have a lot of accounts, consider using a password manager to store them easily and securely in one place.
3. Update software. It may seem obvious, but regularly updating software is

one of the easiest ways to keep your personal information secure. Most companies provide automatic updates and will send reminders so you can easily install the update. If you're not receiving automatic software updates, set a reminder to do so quarterly. Be aware that some cyber criminals will send fake updates; these typically appear as a pop-up window when visiting a website. Use good judgment and always think before you click.

4. Recognize and report phishing attacks. Don't take the bait when cyber

criminals go phishing. The signs of a phishing attack can be subtle, so take the extra time to thoroughly inspect emails. Most phishing emails include offers that are too good to be true, an urgent or alarming tone, misspellings and poorly-crafted language, ambiguous greetings, strange requests or an email address that doesn't match the company it's coming from. Most platforms like Outlook, Gmail and Mac Mail allow users to report phishing emails. If you suspect a phishing attempt, take an extra minute to report it.

Cyber criminals are here to stay, but when we all take a risk-based approach to our cyber behavior, we're creating a safer internet for all. Visit www.staysafeonline.org for additional cybersecurity tips.

Agencies accepting LIHEAP applications

Jo-Carroll Energy members who need help with energy bills can apply for the Low Income Home Energy Assistance Program (LIHEAP), which started taking applications Sept. 1 for all income-eligible households.

LIHEAP applications are taken on a first-come-first-served basis through May 31, 2023, or until funding is exhausted. There are no priority groups for this program year. Households in need are encouraged to apply.

LIHEAP provides funds to help qualifying households pay for home energy services. Annual eligibility levels are based on available funding and may not exceed 200 percent of the federal poverty guidelines (see at right).

Applicants may apply for a direct vendor payment, which provides a one-time benefit payment for income-eligible homeowners and renters to electric, natural gas or propane vendors to help with home utility bills and for reconnection assistance.

Agencies that serve JCE members include:

Jo Daviess County

NICAA

Freeport Office

815-232-3141 • 800-883-1111

Carroll and Whiteside counties

Tri-County

Rock Falls Office

800-323-5434

Henry County

Project Now

Kewanee

309-852-4565

INCOME GUIDELINES

Family Size	30 Day Income
1	\$2,265
2	\$3,052
3	\$3,838
4	\$4,625
5	\$5,412
6	\$6,198
7	\$6,985
8	\$7,324
9	\$7,484
10	\$7,643
11	\$7,802

For more than 11 household members, add \$590 for each additional person

Fifteen 2023 IEC memorial scholarships available

Illinois electric cooperatives will award 15 scholarships in 2023 to financially assist deserving students in the electric cooperative family. The 15 scholarships, \$2,000 each, will be awarded through the Thomas H. Moore Illinois Electric Cooperatives (IEC) Memorial Scholarship Program.

Nine scholarships will be awarded to high school seniors whose parent(s) are an Illinois electric co-op member. A 10th scholarship, the Earl W. Struck Memorial Scholarship, will be awarded to a student who is the child of an Illinois electric cooperative employee or director. Four additional scholarships are reserved for high school

seniors enrolling full time at a two-year Illinois community college whose parent(s) are an Illinois electric cooperative member, employee or director.

The 15th 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 in Springfield, Ill. Children 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.

Deadline to apply is Dec. 31, 2022. The lineworker scholarship deadline is April 30, 2023. For more information regarding the scholarships, contact Peggy Francomb, director of marketing and communications, at communications@jocarroll.com or 800-858-5522, ext. 1218.

Information has also been shared with area high school guidance counselors and is available online at <https://jocarroll.com/iec-scholarships>.

Watch for information about the Jo-Carroll Energy Scholarship Program in the November issue of Hi-Lines, inside Illinois Country Living.

3000

THANK YOU!

FIBER INTERNET SUBSCRIBERS

Sand Prairie Connects Our 3000th Fiber Internet Subscriber!

We are very excited to announce our 3,000th subscriber, KJ (Joe) and Mary Cummins, have 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, operations personnel, and broadband technicians here at Sand Prairie. **We are proud to serve as your local fiber co-op!**



Pictured from left to right in front row:

KJ (Joe) and Mary Cummins from The View From Valhalla, L3C, in Mount Carroll, IL

Back row:

Derek Bradt, Broadband Marketing & Sales Administrator, Missy Roe, Broadband Sales Representative, and Jason Broshous, Broadband Technician II

Want to be our 4000th Subscriber?

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

connectSP.com/iwantfiber



Sand Prairie
A service of Jo-Carroll Energy

☎ 800-858-5522 🌐 connectSP.com 📍 793 US 20 West, Elizabeth, IL 61028

POWERING YOUR COMMUNITY



There's power in the simplest of actions, like one neighbor helping another. Where everybody looks out for everybody else. Community is everything to your electric cooperative. We're grateful for your trust to provide energy you need, giving you the power to power on.



Touchstone Energy®
Cooperative

The power of human connections®

