



MJM
ELECTRIC COOPERATIVE

along the lines

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Office Hours
Mon-Fri 7:30 a.m.-4:30 p.m.



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- Jeremy Pattillo..... Director of
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- Jennifer Peterson..... Executive
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Editor

- Brooke Gross..... Communications
and Member Services Coordinator

Holidays observed

New Year's Day, Good Friday, Memorial Day, Independence Day, Labor Day, Veterans Day, Thanksgiving Day, day following Thanksgiving and Christmas Day.

How to report an outage

Call 217-707-6156. When you report an outage, give your name and location number. Before calling, check your fuses or circuit breakers. Check with your neighbors. Call to report hazardous conditions. Please do not report outages on Facebook.

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Member Trading Post

FOR SALE: Knapheide farm wagon with all steal truck bed (7.5 ft x 12.5 ft), 28" side boards, wood floor, tandem axles, good shape. Asking \$875. Call 618-376-4006.

FOR SALE: Gammill Longarm quilting machine. Works great and recently serviced. Loads of extras. Call 618-420-3295 for more details. Asking \$7,500.

FOR SALE: Grace C44 Quilt Frame - makes cribs to king size, never been used. Gave \$500, asking \$425. Please call 618-585-4446.

FOR SALE: 2030 John Deere tractor with 48 scoop attached - \$1,000. Call 217-825-3586 and leave a message with your name and phone number. I will call you back.

FOR SALE: 8HP Briggs & Stratton Motor \$50, Child's Wooden Kitchen and Hutch \$150. American Girl Collector Kaya Doll, Wolf and Book \$150. Call 217-854-5360.

To list your free ad, email brookeg@mjmec.coop, call 217-707-6156, or mail the ad to MJM Electric Cooperative, P.O. Box 80, Carlinville, IL, 62626. Each ad will run for one month. Some restriction may apply.




Due to the holidays, there are a few dates that MJM's office will have different hours:

Christmas Eve: 7:30 - 11:30
Monday, December 27th: Closed
New Years Eve: 7:30 - 11:30
Monday, January 3rd: Closed

From the Board of Directors, staff, and employees, we wish you a blessed holiday season!



How Do You Say Good-Bye?

A Farewell from CEO/President Laura Cutler

What is the saying, “all good things must come to an end”? I will miss the employees and the Members of MJM but now it is time to enjoy my family and some downtime as I will be retiring January 7th, 2022. I came to MJM October 25, 2010, after serving Shelby Electric Cooperative in Shelbyville, IL, for 16 years. When joining the MJM team, I knew that there were going to be several opportunities to help improve service to our Members. As I look back over my 11 years at MJM, I want to elaborate on the highlights of what I have seen accomplished and also thank the employees, Board of Directors, and Members who have helped move MJM forward.

The most important thing that has been accomplished is a right-of-way (ROW) program. I understand that during the 2006 ice storm, many MJM Members were without power, some even a couple of weeks. Since that time, MJM has made it a priority to improve reliability by spending approximately \$1 million a year on ROW clearing and spraying. We have invested in drones to assist the Operations and Engineering Department not only to detect problems on the lines but to fly the hard-to-get ROW. Between upgrading the power lines and ROW clearing, we have seen a 2% decrease in line-loss which relates to dollars (costs) that would have been passed on to the Membership which were of no benefit.

By investing in technology, we have been able to streamline many of our processes over the years. Going from self-read meters to an advanced metering infrastructure (AMI) was painful but has also helped reliability as well as taking the burden off the Member to have to read their own meter. The AMI meter allowed us to offer a prepaid electric service program that has been well accepted. We have also replaced our paper maps with electronic maps and linemen work with iPads which helps them become more efficient in the field.

We updated our computer software program to offer easier methods for our Members to do business with us: to pay their bills on-line, look at their usage, report outages, etc. We started accepting credit/debit card payments and e-checks allowing Members more options to pay.

In 2013, we made our second General Capital Credit retirement after a gap of 31 years. Since then, we have made it a priority to do at least a \$400,000 general retirement every year since. We have retired \$5 million to date. In 2022, we will begin retiring estates on a regular basis but at a discounted rate.

We have made our Annual Meetings more exciting instead of a boring, business meeting to improve attendance. We have held summer ice cream socials to be able to reach more of the MJM Membership in a relaxed atmosphere. We revived our Member Advocate Group after 25 years to help enhance and improve overall Member satisfaction and participation as well as to contribute to future planning. We started an Operation Round-Up program to collect and disburse funds for benevolent projects for the benefit of the Membership throughout the MJM's service area.

We updated the aging MJM fleet and other equipment. We added on to our two outposts, Piasa and Taylor Springs, due to outgrowing the facilities. We outgrew the old MJM headquarters as well and Members were incredibly supportive of a new facility. It has improved employee morale and will serve MJM Members efficiently for many years to come. The addition of the multi-purpose room has become a great asset, not only for MJM business but currently hosts the Carlinville Rotary weekly business meetings and serves as the classroom for the Macoupin County CEO (Creating Entrepreneurial Opportunities) group. MJM became a supporter of all three CEO groups, Macoupin, Jersey & Montgomery counties, as an investor of each.

We have installed three communication towers, one at each MJM facility, to help enhance communications for MJM and potential future partnership with Royell Communications to provide internet services. The Carlinville facility is home to a growing community pollinator garden that takes up $\frac{3}{4}$ of an acre.

MJM has served as the conduit for Rural Development Loan Grant (REDLG) funding for two Jerseyville implement dealerships, the medical center addition at the Carlinville Area Hospital, a building for a local township, road improvements for the Mid-International Gateway Business Park and the IL Alluvial Regional Water Department plant and wells.

As a team, we have worked hard to change our image over the years, and we are succeeding. I am glad to have been a leader of that team. The Cooperative is in good financial condition and ready for a new leader with innovative ideas.

How do I say good-bye to those who have supported me over the years? The best way is to say thank you and I hope you take the initiative to continue to support your Co-op. I pray that you all have a blessed holiday season! 🎄

Best regards - Laura

Part 1: Retiring Estate Capital Credits

According to the MJM by-laws, **Article IX – Non-Profit Operation: Section 9.02 – Patronal Capital in Connection with Furnishing Electric Energy**: *the Board of Directors has at its discretion the power at any time upon the death of any patron, who was a natural person, that the capital credits assigned may be retired prior to the time such capital would otherwise be retired: provided, however, that the financial condition of the Cooperative shall not be impaired thereby.*

Until recently, the only time an estate was retired was during a general capital credit retirement such as the one that took place on Member's December 1, 2021, billing. Many Cooperatives make special retirements of capital credits in recognition of unusual circumstances, such as the death of a Member. Early retirements allow the Cooperative to make a payment sooner than it otherwise would. There is a real cost to the other Members of the Cooperative to do that, and there is also a benefit to the Member to receive money sooner than the Member would otherwise. It also may be unfair to some Members to return investments in the Cooperative to other Members out of order.

Discounting to reflect the time value of money is a way to balance the impact of special retirements so that no one experiences undue financial benefit or harm. Discounting retirements preserves fairness to all Members. The potential benefit to both the Cooperative and Member is being able to close an estate and remove an account from the Co-op's books.

MJM management and the Board of Directors have been researching early capital credit estate retirements. In order to clean up some of the old accounts, it has been decided to begin retiring estates early and at a discounted amount apart from a general retirement. The Co-op is looking to start this in 2022.

Often times, we are not notified of a Member's death and the account remains active for years after their death under a wrong name. For instance, a child or grandchild will continue the service in their heir's name and capital credits continue to be allocated to the deceased Member's account. This is why it is so important to make sure an account is under a living person's name so that the capital credits allocated and returned are given to the correct consumer.

By returning capital credits of a deceased Member and *discounting* them to current value, this allows executors to close the estate without the added confusion of annual capital credit payments once the account is no longer active. However, heirs of a deceased Cooperative Member may rather choose the option of the standard retirement in which their capital credit account will be retired and paid at full value over a period of time as a part of the Co-op's normal general retirement process when the Board approves a general retirement.

Currently, the early discounted estate retirement is not in place, but more details will follow in **Part 2: Retiring Estate Capital Credits** in the January 2022 edition of *Along the Lines*. Please stay tuned! 🏠💰

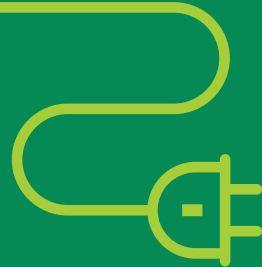


Energy Efficiency Tip of the Month



Heading out of town for the holiday season?

Remember to unplug electronics that draw a phantom energy load. Some gadgets like TVs, phone chargers, gaming consoles and toothbrush chargers use energy when plugged into an outlet—even when they're not in use.






There's nothing like putting up lights and decorations to get you in the holiday spirit. It's something that many do each and every year without incident, yet the holidays are also one of the most hazardous times of the year when it comes to electrical fires and accidents.

Safe Electricity offer several tips as you deck the halls this season:

- When decorating outside, look up and around for power lines. Never throw light or other decorations into trees near power lines.
- Keep ladders, equipment, and yourself at least ten feet from power lines.
- Match plugs with outlets. Do not force a three-pronged plug into a two-pronged outlet or extension cord.
- Outside, use only lights, cords, animated displays, and decorations rated for outdoor use. Follow the manufacturer's instructions on how to use them. Ensure outdoor outlets or extension cords are equipped with Ground Fault Circuit Interrupters (GFCI's).
- Never string more strands of lights together than recommended by the manufacturer.
- Do not staple or nail through light strings or electrical cords. Use plastic or insulated hooks to hang lights
- Do not attached cords to utility poles.

The outside of your home is not the only place where you need to be cautious of electrical dangers. Also be careful when placing a decorated tree inside your home. The outside of your home is not the only place to use caution. Use care when placing and decorating trees inside your home. Place fresh-cut and artificial trees away from heat sources such as registers, fireplaces, and radiators; water fresh-cut trees frequently. Turn lights off before you go to sleep. Use a timer to help.

Safe Electricity wishes you and your family a safe and happy holiday season. For more information on holiday safety tips visit, SafeElectricity.org.  *By Safe Electricity*



Deck the Halls **SAFELY**

- Use only lights, cords, animated displays, and decorations **rated for outdoor use**.
- When decorating outside, **look up and around** for power lines. **Never throw lights** or other decorations into trees near power lines.
- Keep ladders, equipment, and yourself **at least ten feet away** from power lines.
- Cords should be plugged into outlets equipped with **Ground Fault Circuit Interrupters (GFCIs)**.

For more **holiday safety tips** visit:

 Safe
Electricity.org



Chugging Down the Lines!



While Christmas and the Holiday Season is on your mind, we have to travel back in time to Halloween! MJM Electric participated in Carlinville's Rotary Halloween Parade. This year's theme was the "Great Outdoors". MJM's float was titled "Chugging Down MJM Lines in the Great Outdoors". CEO/President Laura Cutler, Director of Engineering and Operations Joe Heyen, his wife Joan Heyen, Communication and Member Services Coordinator Brooke Gross, her husband Caleb, and son Layton Gross walked in the parade and threw out frisbees to the families that were dressed up in their Halloween costumes. Thank you to Gross and Communication Intern Jared Gansz for their effort on the float! 🎨



Going Gold!



At the October 28, 2021, Board of Directors Meeting, three Board of Directors received their Director Gold Certificate renewed by the National Rural Electric Cooperatives Association (NRECA). To earn the Director Gold Certificate, Directors must first earn NRECA's Credentialed Cooperative Director Certificate and Board Leadership Certificate (BLC) plus three additional credits from BLC courses. The Director Gold Certificate program is geared toward Directors who are committed to continuing their education. By earning the Director Gold Certificate, they are taking initiative to be up to date on all Co-op matters and the best way to serve every MJM Member. Pictured from right to left is District 2 Director Robert Moore, District 6 Director William Heyen, and District 8 Director Dennis Stewart. Congratulations to these Board of Directors who are committing to the MJM Members! 🏆



...the announcement of MJM's 2022 Annual Meeting of Members! As of right now, a date has not yet been set. However, the Annual Meeting will more and likely be held similarly to the 2021 drive thru Annual Meeting in late spring/early summer. An official meeting date and type of meeting will be named soon and we will be pushing it out to the public as soon as we can! Thank you for understanding as MJM adapts to changing times. If you have any questions, please call the office at 217-707-6156. 🏆

2022 Power Supplier Energy Charge and Demand


As mentioned in the October newsletter, Wabash Valley Power Alliance (WVPA) was forced to raise their rates due to the COVID Pandemic, higher fuel charges, several impactful outages at the beginning of 2021, a Duke Energy forecasting error, and reduced sales/increased costs attributable to weather related events. MJM Members would have seen an increase in the Power Supplier Energy Charge. Instead, MJM is absorbing that increase and 2021 year-end margins will be lower than anticipated. After receiving the WVPA budgeted 2022 power costs, the increase remains and MJM is forced to pass that increase on to the Members. Members will see a 5% increase on the Power Supplier Energy Charge and/or Demand Charge depending on how a Member is billed. This is a pass-through from the wholesale power bill. **MJM will not be increasing the Service Delivery Charge or the Distribution Energy Charge for 2022.** A rate calculator and rate schedule will be published in the January 2022 newsletter. 🏆


Scholarship Applications are Due December 31st!


MJM will award two \$1,000 scholarships to sons and daughters of MJM Members. The applicant must be a high school senior who is planning to enroll in a full-time (at least 12 hours) undergraduate course of study at an accredited two-year or four-year college, university, community college, or vocational/technical school in the United States.


By applying to our MJM Scholarship Program, you will also be entered into the Thomas H. Moore Illinois Electric Cooperatives Memorial Scholarship Program.

The total of fourteen scholarships of \$2,000 each will be awarded in 2022 through the Thomas H. Moore Illinois Electric Cooperatives Memorial Scholarship Program:

 Eight scholarships will be awarded to high school seniors who are the sons and daughters of an Illinois Electric Cooperative Member receiving service from the Cooperative.

 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 served 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.

 Students also have the opportunity to apply to the Lavern and Nala McEntire Lineworker's Scholarship. This will be awarded to a student attending linework school conducted by the Association of Illinois Electric Cooperative in conjunction with Lincoln Land Community College in Springfield, IL.

For the application and more information, please visit www.mjmec.coop. **Applications are due by December 31st.** If you have questions, call Brooke Gross at 217-707-6028 or email brookeg@mjmec.coop. 



SCHOLARSHIP

Better (Meeting) Together

Little by little, life seems to slowly get back to normal. It felt almost normal when MJM's Member Advocate Committee (MAC) was able to meet in person on Monday, November 8th, in the headquarters' community room. At this meeting, MAC, MJM staff and Board of Directors welcomed Wabash Valley Power Alliance's (WVPA) Jason Marshall who is the Vice President of Transmission & Regulatory Affairs. He opened his presentation with an overview of WVPA as an organization and how they support MJM as its Generation and Transmission (G & T) Cooperative.




Marshall discussed the impact COVID-19 had on the usage of energy. Because people were home more in 2020 and kilowatt usage sales were down on commercial businesses, WVPA was forced to raise their rates in the middle of 2021. Members did not see this cost as MJM absorbed that rate increase. However, in 2022, Members will see an increase to their Power Supplier Energy Charge. This is a pass-through from WVPA to MJM Members. Essentially, MJM Members are purchasing their energy at a wholesale price.

WVPA is the 17th largest G & T in the nation and leading the way for Illinois as the push for greener regulations in legislation continues. However, WVPA is working to minimize their carbon footprint as well. As regulations to make this world cleaner are great, it is becoming a challenge as energy grids are not ready for the technology that renewables bring. For instance, the ice/snowstorm that impacted Texas in February 2021 caused many issues for energy grids across the state. Texas constantly saw blackouts and ended up charging energy at \$91 a kilowatt hour (kWh) compared to MJM's rounded up \$0.16 a kWh! Because WVPA works with large models to distribute energy with renewables, WVPA feels confident they have the resources to prevent a catastrophe similar to Texas' 2021 ice/snowstorm. Marshall touched up on how WVPA is doing research to satisfy the future of renewables – especially with battery storage.

Marshall also took time to educate MAC to the heightened threat of cybersecurity, different cybersecurity attacks, and how to avoid them. He closed out his educational presentation with the opportunity for MAC to ask any questions.

Afterwards, Jeremy Pattillo, MJM's Director of Finance and Accounting gave a brief financial presentation of MJM's 2020 Key Ratio Trend Analysis (KRTA) report provided by its long-term banker Cooperative Finance Corporation (CFC).

Does this sound interesting to you? MJM is looking for more Member Advocates Committee Members! If you'd like more information, please contact Communication and Member Services Coordinator Brooke Gross at 217-707-6028 or via email at brookeg@mjmec.coop. 



CELEBRATING MILESTONES...

It was a bittersweet day for employees of MJM and the Board of Directors as they celebrated Thanksgiving and Christmas one last time with CEO/President Laura Cutler with a luncheon before she retires on January 7, 2022. COVID made it very difficult for everyone to get together and celebrate the holidays like MJM tries to do each year. This year, it was great to be with everyone, but sad it is the end of an era.

During the luncheon, Cutler made a farewell announcement and recognized the milestone years of service that some employees and Board of Directors achieved. Pictured below is those who have reached a 5, 10, 15, and 35 year milestone.



Starting in the back going from left to right is Journeyman Lineman Doug Egelhoff with 15 years, IT Administrator Chris Franzen with five years, and Staking Technician Nathan Hatalla with five years. In the front row, from left to right is Board of Director William Heyen with 35 years and Executive Administrator Jen Peterson with ten years.

Afterwards, Cutler called two groups of people forward. The first group were those she had hired in her 11 years of service at MJM. The second group of people were those who were originally working at MJM when she began. She reflected on each employee and how they have successfully contributed to MJM Electric. As you can tell, MJM has a great set of employees – both groups bring wisdom and a fresh idea to the table. These employees are constantly working for you, our Member.

Those Cutler hired are pictured to the right. Starting in the back row, from left to right is Joe Heyen, Austin Baskett, Jacob Hamilton, Riley Marsh, Jeremy Pattillo, Conner Mitchell, and Jeromy Miller. Pictured in the first row, from left to right is Brooke Gross, Chris Franzen, Nathan Hatalla, Ben Beckwith, Stefanie Frizzo, and Jen Peterson. Not pictured is Jesse Killam, Gage Gwillim, and Toby Talkington.



The crew that helped Cutler transition into the CEO/President position are pictured to the left. Starting at the back row, from left to right is John Halder, Doug Egelhoff, Chuck Lucykow, Mike Hart, Pete Evans, and Brenda Qualls. In the front row, from left to right is Joe Miles, Kelly Bouillon, Dean Teppen, Susie Bennett, and Jared Stanton. Not pictured is Dale Gansz, Adam Crowe, and Kevin Nafziger. 🎉



...FOR SERVING YOU!

Keep Your Holidays

MERRY & BRIGHT



Don't add stress to your holiday season. Knowing how to properly use and hang lights could prevent injury or fire.



Make sure your home's electrical system can handle the load.



Unplug lights or decorations before changing a bulb or other parts.



Do not use cords or plugs that are damaged, frayed or cracked.



Only use lights certified by a reputable testing lab.



In addition, consider LED lights when replacing old light strands. LEDs use 80 to 90% less energy than incandescent bulbs.

Learn more:




Holiday Décor Tips for an Energy-Wise Home

Whether you've already decked your halls or you're just getting started, there's still time to incorporate energy savings into your holiday décor planning.

If you haven't strung your twinkle lights, be sure to use LED light strands. LEDs consume far less energy than incandescent lights and they can last 40 holiday seasons. They're also safer because they're made with epoxy lenses, not glass, making them more resistant to breaking—and they're cool to the touch, so no burnt fingers!

If you missed Santa's memo about energy-saving LEDs and your holiday lights are already up, you can still save on lighting costs. All you need is a programmable light timer. Most models cost between \$10 to \$25 and can be purchased through online retailers like Amazon or at big box stores like Lowe's or Wal-Mart. With a light timer, you can easily program when you want your holiday lights turned on and off, which will save you time, money and energy. If you're using a timer for exterior lighting, make sure it's weatherproof and intended for outdoor use.

If Clark Griswold's décor style is a bit much for your taste, consider a more natural approach. Many Christmas tree farms, and even retailers like Lowe's and Home Depot, give away greenery clippings from recently trimmed trees. With a little twine, extra ornaments and sparkly ribbon, you can create beautiful garlands and wreaths to hang over your front door or windows. To add extra twinkle at night, you can install solar-powered spotlights to illuminate your new (essentially free!) greenery. Solar spotlights can vary in price, but you should be able to purchase a quality set of four for about \$30—and because they run on natural energy from the sun, there's no additional cost to your energy bill.

Regardless of how you decorate your home for the holidays, there are plenty of ways to save energy throughout the season. 

By Safe Electricity

HOLIDAY SAFETY WORD SEARCH

Remember to keep electrical safety in mind this holiday season!

Read the safety tips below, then find and circle the bolded words in the puzzle.



D	T	T	X	M	L	N	L	W	V	B	H	G	P	M
P	E	Y	E	N	H	S	A	G	E	T	Q	W	C	O
D	C	R	A	K	P	T	C	K	J	X	N	C	J	Q
E	X	R	E	I	O	J	I	T	B	S	L	E	Y	I
M	P	W	W	T	W	F	R	V	V	Z	U	U	V	J
X	R	K	Z	Z	A	T	T	L	X	W	L	M	X	Y
D	T	Z	G	P	N	W	C	C	N	L	Z	A	H	Z
I	N	S	P	E	C	T	E	D	P	F	R	R	Z	T
D	P	G	V	B	E	E	L	L	Q	P	H	V	W	F
A	J	K	F	L	B	A	E	S	K	H	I	Z	W	M
N	M	V	D	T	W	V	X	R	I	R	B	H	U	C
C	O	N	B	B	R	W	O	H	O	W	Q	N	Q	P
X	A	W	X	S	N	O	I	T	A	R	O	C	E	D
C	K	L	B	T	K	R	A	J	B	C	M	D	Y	P
X	C	M	A	Y	S	K	B	O	Y	Q	M	Q	K	Q



- Do not overload electrical outlets with too many **decorations** or appliances.
- Make sure your Christmas tree is **watered** daily.
- Turn off all **electrical** decorations before leaving home or going to sleep.
- Never leave a **candle** burning if you're not in the room.
- Extension cords used for holiday decorations should always be **inspected** for damage or exposed wires.