ALONGTHELINES



NOVEMBER 2022

VOL.15, NO. 11

CAPITAL CREDIT **ANNOUNCEMENT**

Latest news for 2022. p.4

BILLING NEWS

New information line on your MJM bills. p.6

A Touchstone Energy® Cooperative

PHOTO CONTEST WINNER - FARM

Winner announced for our Harvest/Farm contest. p.7

NOVEMBER CALENDAR

Nov. 6th: Daylight Saving Ends

Nov. 7th: National Cancer Awareness Day

Nov. 8th: Election Day

Nov. 10th: Marine Corps Birthday

Nov. 11th: Office Closed - Veterans Day

Nov. 18th: Apple Cider Day

Nov. 24-25th: Office Closed - Thanksgiving

UPCOMING

Dec. 26th: Office Closed - Christmas (2022 observed date)

Holidays observed:

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







OFFICE: 217-707-6156 FAX: 217-854-3918

18300 SHIPMAN ROAD (PO BOX 80) CARLINVILLE, IL 62626

WWW.M.JMEC.COOP







HAPPY RETIREMENT! LINE FOREMAN - PETE EVANS

On September 16th, 2022, MJM congratulated and thanked Pete Evans on his 37 years with the company. CEO/President Joe Heyen says "Pete has always been one of the first to step up for any challenge. He is well respected by his co-workers and the Members for his dedication to serving our MJM Members no matter the hour." MJM wishes Pete a very happy retirement!



MJM CEO/President, Joe Heyen (L) and MJM Chairman of the Board, W. Kay Schultz (R) presenting Lineman Pete Evans with a plaque in recognition and appreciation of his 37 years at MJM.

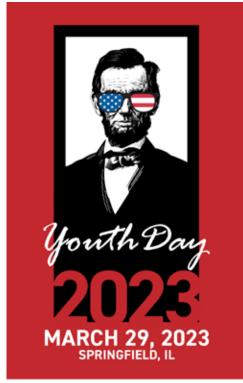


2023 SCHOLARSHIP APPLICATION DEADLINE

DECEMBER 31, 2022

www.mjmec.coop/scholarships

Only one completed application is necessary to apply to both the MJM Scholarship Program and the Thomas H. Moore Illinois Electric Cooperatives (IEC) Memorial Scholarship Program, and students who apply are eligible to win scholarships from both programs.



APPLY AT:

WWW.MJMEC.COOP/YOUTH-DAY-YOUTH-TOUR

DEADLINE IS JANUARY 13TH, 2023

FOR MORE INFO CONTACT: INFO@MJMEC.COOP OR 217-707-6028



JUNE 16-23, 2023 WASHINGTON D.C.

Students of MJM Electric Cooperative members and MJM employees are eligible to attend the Youth Day in Springfield, IL and the Youth to Washington Tour!

Up to ten students will be selected to attend **Youth Day in Springfield**. In addition, up to two students will be chosen to represent MJM by attending **Youth Tour**; an all-expense paid, weeklong trip to Washington D.C., with other winners from across the nation.

This is a once-in-a-lifetime opportunity to see our government at work and tour national sites, monuments, and museums. To be eligible, the student(s) must currently be a high school sophomore or junior and be able to attend the trip to Washington D.C. in June, if selected.



18300 Shipman Road (PO Box 80) Carlinville, IL 62626

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Office Hours:

Monday - Friday 7:30 a.m.-4:00 p.m.

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Treasurer: Robert Moore	•
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Dwayne Milner	-
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Jennifer Peterson	Executive Administrator
Matt Eisenmenger	Director of Operations
Bob Brandon	Director of Engineering

Editor

Eric Cooper......Communications & Member Services Coordinator

How to report an outage:

Call 217-707-6156 or use your SmartHub app.

- 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/Social Media.

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IN THIS ISSUE

- O4 Capital Credits News 2022 Update.
- 05 Pet Care and Energy Efficiency

Tips on keeping your pets and energy bills comfortable this winter season.

06 Billing News

New information on your MJM bills.

07 Safe Online Shopping

Security tips for online shopping this holiday season.



PHOTO CONTEST

CHRISTMAS LIGHTS DISPLAY
1ST PRIZE: \$15 BILL CREDIT



Calling all "Clark Griswolds!" MJM is having a Christmas Lights Display photo contest! Check every bulb twice, put all your 5000 strands up (careful on that ladder!), and get your family out on the front lawn to look at all the lights. Set up a display up that is sure to blind the neighbors & add to "Cousin Eddie's" holiday enjoyment. Remember to keep Aunt Bethany's cat away from all the wires! Who knows, maybe the astronauts will be able to see it from the space station? Or a regular, "non-Griswold" display, will work too.

To Enter:

Send your photo in of this year's light display to: info@mjmec.coop (subject: Christmas Lights)

Please include your **name** and **address** in the email message. Deadline is **December 30th**, and the winner will be announced in February's edition of Along the Lines and on our Social Media pages in January.



2022 CAPITAL CREDITS ANNOUNCEMENT

In 2021, MJM's Board of Directors voted to do a special retirement in 2022 that would give estates an opportunity to take an early retirement at a discounted rate instead of waiting multiple years to receive what is due to them. As a result, there will not be a general Capital Credit retirement in 2022 like in recent years.

WHY DID THE BOARD DECIDE TO OFFER DISCOUNTED ESTATE RETIREMENTS?

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. 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.

IF I'D RATHER NOT TAKE A DISCOUNTED ESTATE RETIRE-MENT, HOW LONG WILL IT BE BEFORE IT'S RETIRED?

MJM's next general retirement will start paying out Capital Credits that were allocated from 1984. For example, if electric service was started in 2000, this means by declining an early estate retirement, the wait time will likely be greater than 16 years before a payment is received.

WHAT HAPPENS IF NO ONE CLAIMS MY CAPITAL CREDITS AFTER I DIE?

Unclaimed Capital Credits of deceased Members are subject to forfeiture similar to general retirement Capital Credits. There are times we do not learn of a Member's death until years afterward. Once we know and the process to refund the Capital Credits begins, the heirs need to complete the proper paperwork. It is a good idea to mention to those who will be responsible for your affairs after death that you are or were an MJM member and there could be Capital Credits among your assets to be claimed.

If you have questions regarding the method of handling Capital Credits at death, please contact our billing department at 217-707-6156 or refer to our website at:

https://www.mjmec.coop/what-are-capital-credits-0.

MJM WELCOMES:

DAVID MCCOY

FORESTRY JOURNEYMAN

MJM would like to welcome David to the team! Originally from Grafton, IL and during his time of service in the military, he and his wife lived for a time in Olympia, WA. David and his wife Kelsie, currently live in Jerseyville, IL with their three



children; daughter Reagan, and sons, Griffin and Henry.

Prior to joining MJM, David was a manager at a vegetation management company that performs ROW Maintenance. He is currently studying to become a Certified Utility Vegetation Management Professional. Looking back further, David grew up helping at a logging company that his grandfather owned, which is where his interest for the forestry industry began.

When he isn't working, David likes to hunt, fish, catch a Cardinals or Blues game, or any activity with his family. We are excited to add David's experience to the Forestry crew and send him a very warm welcome!

CAREER ADVANCEMENTS

Congratulations to **Brian Bell** and **Andrew Weisman** on being hired as our newest MJM Apprentice Linemen! Both internal candidates were previously with our Forestry Department, they were hired and began training in October. Brian was previously our Forestry Journeyman and Andrew was the Forestry Department Intern.





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KEEPING PETS AND ENERGY BILLS COMFORTABLE

BY ANNE PRINCE



Anne Prince writes on consumer and cooperative affairs for the National Rural Electric Cooperative Association, the national trade association representing more than 900 local electric cooperatives. From growing suburbs to remote farming communities, electric co-ops serve as engines of economic development for 42 million Americans across 56% of the nation's landscape.

I don't know about you, but I consider my four-legged companion(s) part of the family. I know others feel this way, too. That's why during the winter months, we make sure our whole family, including our four-legged members, is cozy—without taking a big "bite" out of our budget. This month, I'd like to share a few simple ways you can make your home more comfortable this winter, which can ultimately help you save on energy bills.

At the onset of the cold weather season, we replace the HVAC filter for better air quality and to help the unit operate more efficiently. You can also keep your home cozier by caulking and weatherstripping windows and doors. If your home is particularly chilly, you can tape or affix heavy, clear plastic to the inside of your window frames to create an additional barrier against the cold. Ensure that the plastic is tightly sealed to the frame to help reduce infiltration.

We know winter can be "ruff", so we set our thermostat at 68 degrees, a "purr-fect" temperature for people and pets. This is especially important for smaller, short hair and senior dogs—not just for warmth, but for their general health. Puppies, kittens and older pets with arthritis or other ailments may have a harder time controlling their body heat and need the additional warmth when it's chilly out.

Pets that sleep close to the floor can be subject to cold drafts that enter your home through windows and exterior doors. If your pet's bed is near a window or door that feels drafty, tightly roll up a towel and place it near the bottom of the door or window to eliminate the draft. Cutting down on cold drafts helps everyone feel more comfortable during colder months.

If possible, elevate your pet's bed so it's not placed directly on a cold floor. An old chair or sofa cushion works well. If you don't use a dog bed, take some old blankets and create a donut shape on the cushion so the dog can snuggle and "nest" within



photo by: Gabriele Reinhardt



photo by: Adrian Grover

the blanket. You can do the same for cats but on a smaller scale. Blankets enable pets to nestle into them, even when they aren't tired, and provide a comfortable place for dogs and cats to curl up. During the day, open your blinds and curtains to allow sunlight to warm your home. Close window coverings at night for an added layer of insulation.

At MJM, we want to help you save energy and money. Check our website at: www.mjmec.coop/saving-energy-101 for additional energy-saving tips.

We can't control the weather, but we can provide advice to help you save energy and keep your family and furry friends more comfortable during the winter season.



IMPORTANT BILLING INFORMATION

Beginning December 1st, 2022 a new line of information called "Power Supplier Demand" will appear in the current bill information section of your monthly billing statement. This information reflects the moment in time when the highest demand for electricity took place at that particular service location during the current billing period. This new line of data on the bill is **for informational purposes only at this time.** Presently, there is no charge for demand unless you are already on a demand-type rate.

Energy charges and demand are measured differently. Kilowatt-hours (kWh) pertain to the energy charge on your billing statement while demand is measured in kilowatts (kW). For example, if you used a 1,000-watt appliance that ran continuously for 10 hours, it would consume 10kWh of energy and the highest demand that took place was 1kW. Another example to consider is if your clothes dryer creates 4kW demand and you use multiple other appliances that require 6kW of energy at the same time, you would be creating a situation where your demand is now at 10kW. Therefore, staggering your usage is important.

Why does demand matter? Higher demand causes greater expenses for the cooperative requiring generation and transmission to work harder by producing more power in less time. MJM purchases power from Wabash Valley Power Alliance (WVPA) and the charges that MJM pays to them is based on the peak demand of our members. It all depends on the way you use electricity each month. Peak demand is typically from 4:00 p.m. to 9:00 p.m. when families are using appliances most often. This can also occur in the morning ours when people are preparing for the day. The best way to keep your demand lower is to be aware of your electric load. Simply put, instead of running multiple appliances at one time, such as a clothes dryer, electric stove, and vacuum, stagger their usage times across a 24-hour period as your schedule allows.

It is important to be aware of how you use energy and how it affects the cooperative as well as your monthly bill. While some electric utilities already bill their consumers for their demand, MJM will not be adjusting the bills to include demand costs at this time. MJM encourages members to monitor their electric use habits in order to have better control of their peak demand each month.

EMAIL SURVEY COMING SOON

WE NEED YOUR HELP! EMAIL SURVEY TO BEGIN

Data gathered will help plan for the future:

You may receive an email from us in November or December asking to participate in a survey of residential co-op members. Formerly, this survey was done via telephone but has now changed to an email survey. The survey helps our power supplier, **Wabash Valley Power Alliance**, determine how much power we'll need in the near future. Please take the time to fill out this survey as it helps MJM. If you have any questions about the survey, please call the MJM office at: 217-707-6156. Thank you!



LEADING THE WAY

ARE YOU INTERESTED IN AN IMPORTANT AND VITAL LEADERSHIP ROLE AT MJM?



2022 MJM Board of Directors and CEO

MJM follows the basic principle of Democratic Member control: one Member, one vote. Did you know that as a Member of our Co-op, you are eligible to run for a Board of Director position?

Board of Directors are your friends and neighbors. The decisions they make for your Cooperative affects their electric service the same as yours.

To know which Board of Director represents you, refer to the MJM bylaw booklet (Articles IV – Board of Directors; V – Meetings of Director; and VI – Officers, Misc.) available online at:

www.mjmec.coop/how-were-governed.

For participation details, contact us at **217-707-6156** or email us at **info@mjmec.coop**.

FARM/HARVEST PHOTO CONTEST WINNER



Submitted By: **SETH STINNETT**

from Shipman,IL

Congratulations to our winner and thank you to all the great photos that were sent in for our Farm/Harvest Photo Contest! We sure do have a bunch of picturesque locations within the MJM service territory.

We have another fun photo contest beginning this month! Be sure to check out page 3 for the details.

CYBERSECURITY: SHOPPING ONLINE BLACK FRIDAY & CYBER MONDAY SAFETY

Last month was Cybersecurity Month and our October edition of Along the Lines had some great cybersecurity tips:

- Enabling Multi-Factor or "two-step" Authentication website sign-in will send you an additional text or email to verify you are signing in.
- Strong Passwords & Password Managers Apps like "BitWarden" or "Last-Pass" can be great for generating and storing strong passwords.
- Recognizing and Reporting Phishing attacks these come in many forms and are ever-changing, watch for sender address misspellings, "too good to be true," or "immediate action" emails.
- **Update software/apps regularly** often these updates have the latest improvements to combat the latest viruses.

When it comes to shopping online on Black Friday or Cyber Monday for those perfect Christmas gifts, be aware that there are many scammers that view this as their "Superbowl" or "busy season." Anyone in the banking world will tell you that they see an increase of scamming and account fraud starting every year around holiday shopping season.



Sources: NRECA, PCMAG.COM, and staysafeonline.org

So, what are some things you can do to make sure you are shopping safely and securely?

- Skip the debit card. When shopping online it's best to stick to credit cards or payment services like PayPal.
- Use familiar websites. Start at a trusted site. Research any sites you're unfamiliar with.
- Look for "the Lock." Secure sites will have a security lock icon. Example: _____amazon.com,
- Never give more info than needed, don't "overshare."
- Outsmart email scams: don't click the links in the emails, check your retail site account directly.
- Check your Banking Statement regularly.
- Don't use Public Wi-Fi when ordering.

MEMBER TRADING POST

FOR SALE: Forklift - \$1000, Tractor Splitting Device - \$600, 6ft wide skid steer bucket asking \$1000, call Larry: 217-854-2063

FOR RENT: Winter storage for campers, boats, cars call 618-334-4298

FOR SALE: Three Wheeler, ATV, red, Kawasaki KLT-110 with book, Sell as is, not running, needs repairs. \$275 firm. Call: 217-532-9335

FOR SALE: Seasonal Fire Wood, 6ft pickup loads - \$100 or call for delivery price: 618-972-4658

FOR SALE: Antique 60's Plastic Santa Claus 43" tall with working lights. 5gal wooden handle Ruckles Stoneware. Antique reel-type push mower, Antique Potato plow, 10gal Crock - White Hall SP&S Co., 4gal Stoneware Crock White Hall SP&S Co. (White Hall, IL), 1 Crock Bowl, 2 Antique Hay Forks. Call: 217-484-6421

HAPPY THANKSGIVING!