

ALONG THE LINES



DEDICATED TO SAFELY PROVIDING RELIABLE SERVICE TO OUR MEMBERS.

OCTOBER 2025
VOL.18, NO. 10

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National Co-op Month
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STAY CYBER SAFE
Keep your data secure
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2025 FEMA ACT
Improved Disaster Relief
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OCTOBER CALENDAR



October is National Co-op Month & Cybersecurity Awareness Month

Oct. 6-12: Fire Prevention Week

Oct. 12: Old Farmer's Day

Oct. 20-24: School Bus Safety Week

Oct. 28: First Responders Day

Oct. 31: "Happy Halloween!"

UPCOMING

Nov. 11: Office Closed-Veterans Day

HOLIDAYS OBSERVED:

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



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POWERED BY PURPOSE



BY MJM PRESIDENT/CEO, JOE HEYEN



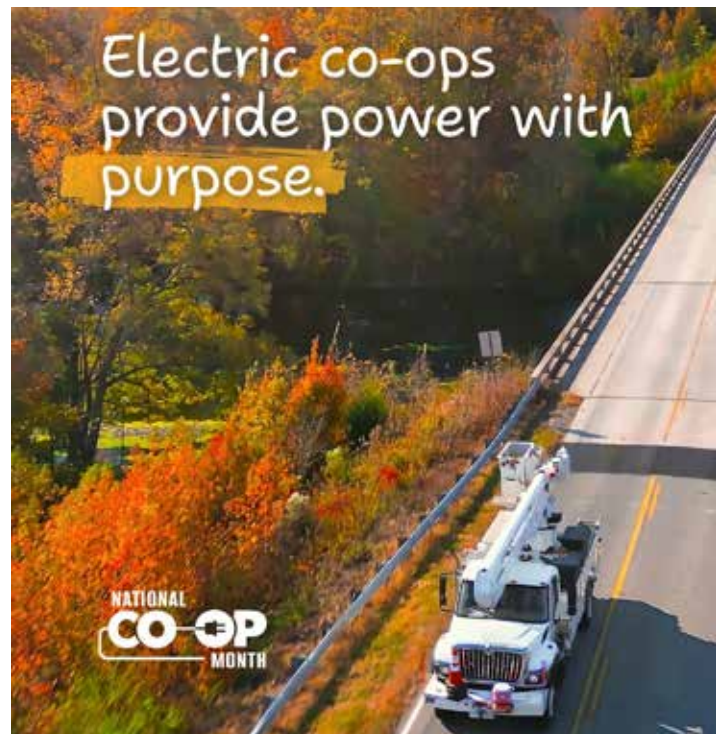
In October, electric cooperatives across the country take time to celebrate National Co-op Month and reflect on the unique advantages of being part of a cooperative. It's also the perfect time to thank you—the members who make it all possible. For us, it's not just a celebration. It's a chance to reaffirm the values that guide everything we do.

As the President/CEO of MJM Electric Cooperative, I see purpose in action every single day. Unlike investor-owned utilities, our co-op doesn't exist to make profits for distant shareholders. We exist to serve you—our members, our neighbors and our communities. That purpose is what sets us apart. It's why we were founded, and it's what continues to drive every decision we make.

At its core, being a cooperative means we are member-owned and locally controlled. That's not just a tagline; it's the very heart of our business model. Members have a voice in how our co-op operates. You elect board members who live right here in our service area and understand the unique challenges and opportunities our communities face. Decisions aren't made in corporate boardrooms hundreds of miles away; they're made here at home, by people who care about the same things you do.

This local accountability means we can stay focused on what matters most: delivering reliable, affordable electricity and providing real value to the people we serve. We do that by investing in essential infrastructure upgrades and technologies that strengthen our local grid and improve electric service. We work hard to manage costs and keep rates as low as possible—because we know how much rising prices affect families and small businesses in our area. And when storms hit or outages occur, MJM crews are here and ready to respond quickly, because we live here too.

But our commitment doesn't end at the power lines. Co-ops were built to meet community needs, and that



purpose extends well beyond delivering electricity. Whether we're supporting local schools, sponsoring youth programs, partnering with volunteer organizations or helping bring electricity to rural areas, we are always looking for ways to improve the quality of life in the places we serve. Community support isn't an afterthought—it's part of our mission.

We're also planning for the future. As electricity demand grows due to new technologies and economic development, electric co-ops are working to ensure we continue to meet those needs with a balanced, reliable energy mix. We know our members care about affordability and dependability, and we're committed to delivering both.

That's the power of the cooperative difference. That's what it means to be powered by purpose.

This National Co-op Month, I encourage you to take pride in your cooperative membership. You're not just a customer—you're an owner, a stakeholder, and a vital part of a larger effort to keep our community strong, connected and energized.

Thank you for the trust you place in us. We're proud to be your local electric cooperative.



ALONGTHELINES

by MJM Electric Cooperative
www.mjmec.coop

18300 SHIPMAN ROAD, PO Box 80
CARLINVILLE, IL 62626

OFFICE: 1-217-707-6156

OFFICE HOURS:

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

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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A Touchstone Energy® Cooperative

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Eric Cooper, Editor

4 BEST BETS TO STAY CYBER SAFE

by The National Cybersecurity Alliance

October is National Cybersecurity Awareness Month

Protecting yourself online doesn't have to be complicated or expensive. A few simple habits can dramatically reduce your risk of falling victim to cybercrime. While you can never be "hackproof," you can become resilient in the online world.

At the heart of online safety are four essential behaviors we at the National Cybersecurity Alliance call the Core 4. These simple steps will help shield your personal information, protect your online accounts and keep your devices secure.

1. Use long, unique, and complex passwords. Your passwords are the first line of defense between a criminal and your sensitive information. Here's how to have amazing passwords:

- **Every password must be long, unique and complex.** Nowadays, every password should be at least 16 characters long, which significantly overwhelms password-cracking programs. Use a random mix of letters, numbers and symbols.
- **Don't reuse passwords.** Every account needs a unique password. Unfortunately, making small changes, like adding numbers or switching out an S with a \$, doesn't count as a unique password.
- **Use a password manager to store and generate strong passwords.** If you're wondering how to manage so many unique, long passwords, the answer is a password manager! There are many free, secure options. Password managers are the safest way to store your passwords. If you prefer to keep a password notebook, treat it like cash.

2. Enable multifactor authentication (MFA). Multifactor authentication (sometimes called 2FA) adds an extra security layer by requiring something more than just your password to log in. Think of it as using two locks on your digital door instead of only one. This could be:

- A one-time code sent to your phone
- A biometric scan like a fingerprint scan or FaceID
- A physical security key

Enable MFA on your accounts--especially email, banking and social media. It's a simple way to supercharge the security on your accounts. Also, never share MFA codes with anyone--this includes not sharing them over the phone,



through texts or via email. Only scammers will ask for MFA codes.

3. Keep software updated. Software updates don't just bring new features. They often fix security flaws that criminals exploit. It usually takes a few minutes, but updates are worth it. Here are some tips:

- Turn on automatic updates when possible for your devices and apps. You can usually find these options in your Settings menu.
- Install updates promptly for your operating systems, browsers, antivirus tools and apps.
- Don't click Remind Me Later--the security is worth it.
- Remember your phones, smartwatches and tablets are computers, so keep these devices updated as well!

4. Look out for phishing and scams. Phishing remains the most common online threat. Criminals send fake emails, texts or social media messages to trick you into revealing sensitive information or clicking malicious links. These messages aim to get you to click before you think by playing your emotions. Scammers will even call you! Here's how to look out for phishing and scams:

- Be highly skeptical of unexpected messages, especially those urging immediate action or asking for personal details.
- Phishing emails can light up positive emotions ("You've won our sweepstakes!") or negative ones ("You've been hacked!").
- Don't click suspicious links or download unexpected attachments.
- If you're unsure if a message is legit, ask a friend, coworker or family member. A second set of eyes can be invaluable in spotting scams.

2026 SCHOLARSHIPS ANNOUNCEMENT

This year, the Illinois Electric Cooperative (IEC) Memorial Scholarship Program will award \$3,000 scholarships to 17 deserving Illinois students in the “electric cooperative family” to assist them with their educational costs. MJM also awards two \$1,000 scholarships, chosen by a review committee at the Association of Illinois Electric Cooperatives from these applications:

10 scholarships are awarded to high school students who are the child of an Illinois electric cooperative member receiving service from the cooperative.

(Deadline to apply **Dec. 31, 2025**).

5 scholarships are reserved for high school students enrolling full-time at a two-year Illinois community college who are the child of Illinois electric cooperative members, employees, or directors.

(Deadline to apply **Dec. 31, 2025**).

1 scholarship, the Earl W. Struck Memorial Scholarship, is awarded to a high school student who is the child of an Illinois electric cooperative employee or director.

(Deadline to apply **Dec. 31, 2025**).

1 scholarship, the LaVern and Nola McEntire 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 **Apr. 30, 2026**).

For more information about the IEC Memorial Scholarships, please contact: MJM Communications & Member Service Coordinator, Eric Cooper at 217-707-6156.

Application Links:

www.mjmec.coop/scholarships

TIPS TO AVOID ENERGY SCAMS



Do you know the warning signs of an energy scam? Scammers will often use **high-pressure tactics** that create a sense of urgency. They may also ask for **unusual payment methods** such as gift cards or cryptocurrency. **Dodgy communication** is typically associated with a scam, including poor grammar, spelling errors or unusual email addresses. If you spot any of these warning signs, take a moment to pause and determine if it's legitimate or if it's a scam.



ENERGY EFFICIENCY TIP OF THE MONTH

As winter approaches, now is the time to inspect your home for air leaks around windows. Leaks reduce indoor comfort and lead to higher heating costs.

If you can see daylight around the edges of a window frame or if a window rattles slightly when touched, air is likely leaking.

Caulking and weatherstripping are simple, effective methods for sealing windows. These materials are available in a variety of compounds and forms, each designed for different types of surfaces. Choose the right product and apply it properly to reduce heat loss, improve comfort and lower energy bills.



MEMBER TRADING POST

FOR SALE: Tournament World Commercial foosball table with 50 cent coin slider, locks, keys, extra balls, & extra men. \$450 (OBO). Call or text: 618-535-2722

FOR SALE: A 7x24ft aluminum Wilson livestock trailer. 3 compartment, 14-ply tires. Very good condition. Carlinville. Call: 217-473-5865

FOR RENT: Storage spaces for boats & campers. Call 618-334-4298

FOR SALE: 5-acres of land with spring-fed creek at a dead end road, 20k/acre. Great for a camping or building site. 2 leather motorcycle jackets, new, never worn, XL & M, \$100/each. Leather gaming chair, \$100. 82x16 ft 2-axel trailer with ramp, \$2,200 (OBO). A 2015 Kia Sportage, red, 144k miles, \$6,500 (OBO). Call: 618-376-5121

FOR SALE: AMANA top-load washer, 3.5cu.ft, dual-action. Used very little; 40-50 times since new 4yrs ago. New cost is \$600, asking \$350. Call or text 618-946-5132

FOR SALE: Split Seasoned Fire Wood, pickup truck bed loads \$120 or call for delivery price. Old barn boards, metal roof, and beams, free to anyone that will tear down old barn and clean up the rubble. Call Leroy @ 618-972-4658

FOR SALE: Rocking chair, child's size, solid maple antique, excellent condition. An antique knick-knack cabinet, hangs on the wall. Carlinville. Call: 314-825-1200

To list your free ad, email info@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.
No Ads in May edition/Annual Meeting Booklet

DO YOU RELY ON A MEDICAL DEVICE?

Let your
utility know!



Safe
Electricity.org®

MEDICAL ALERT MEMBERS HOW TO PLACE A MEDICAL ALERT ON YOUR ACCOUNT

If you rely on medical devices that need electricity, like heart monitors, be ready for unexpected power outages. Ensure backup power is available and register with us for a medical alert status on your account.

Please supply in writing, on letterhead from your attending physician, as to what the medical condition(s) is and why you need to be noted as a "medical alert member." (**This will need renewed annually.**)

A MEDICAL ALERT DOES MEAN:

This information is noted on the account and during outage situations MJM personnel will be alerted to your needs. Decisions made in the field do reflect this priority on an as needed basis. If possible, purchasing a generator for these types of situations is a great option.

A MEDICAL ALERT DOES NOT MEAN:

1. A Member is exempt from being disconnected for non-payment;
2. Uninterruptible electric service is guaranteed; or
3. Service will be first in the restoration process during an outage situation.

Call our office at 217-707-6156 if you would like an alert added. Let's keep you safe and prepared!

FEMA ACT OF 2025 WOULD BRING DISASTER AID TO CO-OPS MUCH FASTER

by Erin Kelly of The National Rural Electric Cooperative Association

Across the U.S., electric cooperatives are supporting a new bipartisan bill that would streamline the Federal Emergency Management Agency and speed up delivery of crucial disaster relief funds to electric co-ops hit hard by hurricanes, wildfires, tornadoes and other natural disasters.

The Fixing Emergency Management for Americans (FEMA) Act of 2025 would keep in place FEMA's essential Public Assistance program, which provides money to co-ops to restore power and rebuild their systems after natural disasters. Without those funds, rebuilding would take much longer and raise costs sharply for rural communities.

The National Rural Electric Cooperative Association, the national trade association representing more than 900 co-ops, and its member co-ops have been strong advocates for improving FEMA while keeping the agency intact. The FEMA Act would greatly reduce the amount of time it takes for co-ops to receive reimbursements from the agency.

Specifically, it would direct the FEMA administrator to reimburse co-ops for emergency work no later than 120 days after it submits a request. The president would first need to determine that at least 90% of estimated costs are eligible for reimbursement, said Will Mitchell, a NRECA legislative affairs director who lobbies Congress on FEMA issues.

For longer-term projects to rebuild or replace infrastructure, the bill would require FEMA to review within 90 days a co-op's cost estimate of the work that needs to be done, Mitchell said. After that, the agency would have 30 days to disburse the funds for the project.

"That would be a huge change in the timeline," Mitchell said. "Right now, most co-ops are waiting years for reimbursement."

Another major improvement is that co-ops would be allowed to build stronger, more resilient systems in the aftermath of disasters rather than being forced by the agency to build everything back exactly as it was before.

FEMA is a crucial partner for electric co-ops in efforts to restore power after disaster strikes. The legislation would remove FEMA from the Department of Homeland Security and return it to its former status as an independent agency that reports directly to the president.

The bill would make FEMA a stronger, more responsive agency and help strengthen rural resilience, protect taxpayer dollars and ensure essential services are restored as quickly as possible after a natural disaster.

Sponsors from the Transportation and Infrastructure Committee introduced the legislation on July 23—the day the House adjourned for its summer recess. The committee is expected to have hearings on the bill after Congress returns to the nation's capital in September. The panel will then vote on whether to send it to the full House for consideration. If passed by the House, the legislation would still need to be approved by the Senate and signed into law by President Donald Trump.

Transportation and Infrastructure Committee Chairman Sam Graves, R-Mo., one of the lead sponsors of the bill, said "the American people need an emergency management system that works quickly and effectively, not one that makes disaster recovery more difficult."

"This bill does more than any recent reforms to cut through the bureaucracy, streamline programs, provide flexibility, and return FEMA to its core purpose of empowering the states to lead and coordinating the federal response when it's needed," Graves said.

Rep. Greg Stanton of Arizona, the senior Democrat on the panel's Economic Development, Public Buildings and Emergency Management Subcommittee, said the bill would strengthen FEMA's mission "to help Americans in their darkest hour."

"The agency isn't perfect, and its job is getting harder as disasters grow more frequent and more severe," said Stanton, who is co-sponsoring the bill. "But the solution is not to tear FEMA down—it's to work across the aisle to build FEMA up. This bipartisan bill takes commonsense steps to streamline the agency and make sure communities get disaster assistance quickly, efficiently and fairly."

As the FEMA Act of 2025 moves through the legislative process, NRECA and electric cooperative leaders will continue work to make it even better for co-ops and the local communities they serve.



