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ALONG THE LINES

Published by:

MJM Electric Cooperative, Inc.

A Touchstone Energy Cooperative



18300 Shipman Road, Carlinville, IL 62626

Office 217-707-6156 Pay by Phone 1-855-313-6314

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

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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 P

FOR SALE: 2012, 16ft Quest Pontoon Boat and Trailer, Hp Yamaha motor, \$11,000. Please call 618-540-9831.

FOR SALE: 2018 Salem Cruse Lite 20' camper. Selling for \$16,000. 2011 Suburban, loaded, 132,500 miles, very good condition. Selling for \$13,500. Please call 217-710-2361.

FOR SALE: 28ft. Construction Grade Fiberglass Ladder \$250 OBO 618-407-3083

FOR SALE: Track & most components for Stir-All on a 24ft grain bin \$400 OBO 217-854-2063

FOR SALE: Approximate 63 new 2 ft square white ceiling tile - \$60. Aluminum double sided kitchen sink with new facet

and sprayer - \$30. Early 1990's country-style kitchen 5 light fixture with a down light. Has glass shades. Needs new glass chimneys -\$25. Call 217-204-6420 or text. Please do not leave a message.

FOR SALE: Trailer Hitch and sway bars to connect trailer to tow a vehicle. \$75 O.B.O. 618-466-6722

FOR SALE: Firewood, 6ft pickup truck bed, \$100. Call at 618-972-4658.

FOR SALE: New 600 BTU Window A/C Unit w/remote - \$150. Upholstrey equipment industrial sewing machine, handy button machine, industrial steamer, and air power foam rubber knife. Contact 618-540-9831.

To list your free ad, email brookeg@mjmec.coop, call 217-707-6156, or mail the ad to MJM Electric Cooperative, 18300 Shipman Road, P.O. Box 80, Carlinville, IL 62626. Each ad will run for one month. Some restriction may apply.

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I certify that all information furnished on this form is true and complete. I understand that anyone who furnishes false or misleading information on this form or who omits material or information requested on the form may be subject to criminal sanctions and/or civil sanctions.

/s/ Brooke Gross, Editor

WHAT DOES CYBERSECURITY MEAN TO YOU?

By Chris Franzen, IT Administrator

In addition to collecting Halloween candy and celebrating National Cooperative Month, October is also National Cybersecurity Awareness month. We had to ask because we had to know! MJM employees were asked the following questions: What does a cybersecurity worker do? What does cybersecurity mean to you? Here's how some employees responded:

Brenda Qualls, Billing Administrator says: "Cybersecurity means to me that you are a worker that follows safe practices online. We take advice from our IT person who helps our cooperative stay safe. Watch out for phishing and unsafe emails that may cause problems for the cooperative. Even if it sounds legitimate (like a lost puppy) don't fall for it."

Ben Beckwith, Accountant says: "A cybersecurity worker helps protect confidential information from being compromised. Cybersecurity is like the armed forces of the internet to me, there to protect from external threats."

Laura Cutler, CEO/President: "A cybersecurity worker tries to protect breaches of a company's network from outside cyberattacks by constant monitoring the network along with educating employees against the different ways that cyber theft can occur. Cyber security is a protective measure to help prevent an outside source from the theft of personal data, as well as, protecting the network hardware and software."

Jeremy Pattillo, Director of Finance and Accounting says: "A cyber security worker uses technology to protect our assets from cyber-attacks. Cyber security is the protection of our technological assets from attacks that are not physical in nature."

October is Cybersecurity Awareness Month.

Do Your Part. #BeCyberSmart

Some example titles for cybersecurity jobs include: digital forensic analyst, security operations center analyst, security architect, application pen tester, and technical director. All these positions play a part in protecting data such as banking, mapping, and other personally identifiable information. Cybersecurity is rapidly evolving and requires constant learning and developing of new skills.

The Systems Administrator for MJM is responsible for maintaining the CIA (Confidentiality, Integrity, & Availability) through the art of protecting networks, devices, and data from unauthorized access or criminal use. This is accomplished through many layers of security starting with a firewall and ending with every employee at MJM being trained with cybersecurity awareness. With October being Cybersecurity awareness month, we will highlight cybersecurity awareness for our employees and Members through our social media feed. Our employees will also receive a detailed training session co-presented by a Wabash Valley Cybersecurity Specialist. Of course, you don't need to wait for Cybersecurity Awareness Month to be aware – get in the habit today!



PASSWORD DOS AND DON'TS

A strong password can make all the difference in protecting your personal information. Follow these tips for stronger passwords.

DO:

- Change the manufacturer's Wi-Fi password on your router.
- Use two-factor authentication.
- Use unique phrases (like lyrics to your favorite song) to remember passwords.

DON'T:

- Don't use common words or numbers like "password" or "1234."
- Don't use personal details like your date of birth in a password.
- Don't use the same password for multiple accounts.

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Lean and Green by 2040!



On September 1st, 2021 Wabash Valley Power Alliance (WVPA) announced a target date of 2050 to attain net-zero carbon-dioxide emissions in their power generation portfolio. When compared to 2005 emissions, WVPA plans to attain a 50% reduction in carbon output by 2031 and 70% by 2040.

What does "net-zero" mean?

"Net-zero carbon" means that any amount of carbon-dioxide produced by WVPA's portfolio will be removed by an equivalent amount to attain a net total of zero emissions. Based on the constraints of current technology, being "zero carbon" around the clock is not physically or financially viable, however, advances in technology over the coming decades will make energy storage and carbon removal or sequestration more feasible.

Think of it like filling a bathtub with water, being "net-zero carbon" means as they add water (carbon dioxide) to the bathtub (atmosphere), they will drain that water (carbon dioxide) out of the bathtub (atmosphere) so the tub remains empty.

Why are they doing this?

Through analysis of the future energy landscape, WVPA has determined that changing market conditions and resource availability will afford them the ability to hit these targets. Over the coming decades actions that reflect economic and environmental responsibility will be inextricably linked and WVPA's future portfolio will reflect this changing dynamic.

How are they doing this?

WVPA owns several energy-generating resources and contracts for a large portion of their energy purchases. As contracts tied to carbon-dioxide producing resources expire WVPA is committing to pursue resources that lower WVPA's overall carbon output.

How will this affect my rates?

As a not-for-profit energy producer, WVPA's rates are generally reflective of the company's costs to generate and transmit energy; those costs usually make up about 70% of an end user's electricity bill (the balance is associated with distribution costs at the cooperative). In the near term, WVPA's plan to reach net-zero carbon status by 2050 will have no direct impact on rates. However, as legacy contracts expire WVPA will pursue carbon-lowering resources that also reduce their overall cost to generate energy.

What is WVPA's current renewable energy portfolio?

Wabash Valley Power began its carbon reduction journey in 2002 when it started energy production from their very first landfill gas plant, turning methane (which is 80 times more polluting than carbon dioxide) produced in landfills into energy. Now WVPA operates a fleet of 15 landfill gas sites generating over 50 MW of energy. In 2017 WVPA built its first "Co-op Solar" array in Peru, Indiana; WVPA has since gone on to build five additional arrays and purchase two more. In total, WVPA generates 6.8 MW (peak) from the arrays it independently owns. WVPA also purchases the energy output of two "utility scale" solar arrays in Illinois, totaling 198 MW and will purchase the output from an additional 199 MW array currently under construction in central Indiana. WVPA also purchases 278.8 MW of wind energy from five wind farms spread across the Midwest.

While WVPA purchases the energy from these renewable sources, it does not retire the renewable energy credits associated with them. Instead, WVPA sells those credits and uses the proceeds to help keep rates affordable for our members. WVPA also works with its membership to reduce overall energy usage through its Power Moves program, which aims to reduce the total number of kilowatts consumed by incentivizing residences and businesses to invest in energy efficient lighting, HVAC, and other machinery.

What is the Power Supplier Energy Charge?

By Laura Cutler

Your monthly kWh *Power Supplier Energy Charge* is the wholesale power purchased from Wabash Valley Power Alliance (WVPA). It includes all costs associated with generating and transmitting power from the power plants to MJM's distribution substations for the kWhs that a Member consumes. MJM is not in the business to make a profit off of these kWh sales. Therefore, this cost should be a pass-through to the Member. Annually, the cost of power is adjusted according to the changes that Wabash Valley Power Association makes, but there is the realization that a mid-year adjustment might be necessary to be made if a significant change should occur.

For all Members that had active services as of December 2020, you received a credit on your January 2, 2021 billing called a **MARGIN REBATE**. This was caused by MJM incurring higher margins than budgeted. Due to COVID, most families stayed home during the 2020 year and MJM experienced a better load factor and, essentially, a better billed rate from WVPA than MJM was historically used to. Therefore, since the *Power Supplier Energy Charge* is designed to be a pass-through of charges, \$500,000 in margins were returned to MJM Members on their January 2, 2021, billing statement. Unfortunately, this year we have a different scenario.

WVPA was informed that a significant 2021 forecasting error was made by Duke Energy. Along with that, there were also additional costs related to the COVID Pandemic, higher fuel charges, several impactful outages at the beginning of 2021, and reduced sales/increased costs are all attributable to weather related events caused a large under-collection by WVPA from its Members. The WVPA Board of Directors voted to collect the underbilled amount mid-year from its Members (MJM) for the 6 months of July thru December of 2021 instead of waiting until 2022. Had they waited, WVPA's Members would experience a larger rate increase in 2022. For MJM, this amounts to an additional \$286,044 which was not budgeted for in 2021. This under-collection would have been collected throughout 2021 from MJM Members through the *Power Supplier Energy Charge* if the error and other circumstances had been foreseeable. (Note: There was actually a decrease in the *Power Supplier Energy Charge* in 2021 compared to 2020 based on the information we were provided at the end of 2020.)

For the benefit of MJM Members, at the September 23, 2021, board meeting, the MJM Board of Directors decided to absorb this increase instead of making an adjustment to your 2021 *Power Supplier Energy Charge*. In turn, MJM's year-end margins will be lower than anticipated.

This notice serves as a forewarning that for 2022, WVPA will be raising their rate which in turn will increase the Power Supplier Energy Charge on your bill beginning January 1, 2022. WVPA is doing their best to look at ways to cut down on costs to help mitigate the 2022 increase. Their budget will be reviewed later this month and we'll know more after that as to how much of an increase we will see.

Because of this 2021 wholesale power true-up adjustment, it was necessary to also adjust the revenue requirements for the ongoing Cost of Service Study. Therefore, progress on the study is not going as fast as anticipated. MJM will keep you posted!

it Bill Information	
to This Billing	\$0.00
1,960 kWh @ 0.08245	\$161.60
1,960 kWh @ 0.02497	\$48.94
20 20 20 20 20 20 20 20 20 20 20 20 20 2	\$47.00
	\$6.27
nation	\$0.19
_	\$264.00
	to This Billing 1,960 kWh @ 0.08245

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It's a Matter of (Co-op) Principles!

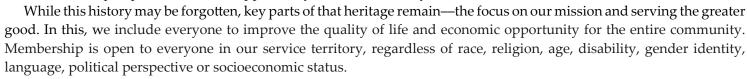
ACE Hardware, State Farm, REI, Land O'Lakes and MJM Electric all share something in common: we're all cooperatives.

We may be in different industries, but we all share a passion for serving our members and helping our communities to thrive. In fact, all cooperatives adhere to the same set of seven principles that reflect our core values of honesty, transparency, equity, inclusiveness and service to the greater community good. October is National Co-op Month, so this is the perfect time to reflect on these principles that have stood the test of time but also provide a framework for the future. Let's take a look at the first three cooperative principles.

Voluntary and Open Membership

Just like all co-ops, MJM Electric was created out of necessity—
to meet a need that would have been otherwise unmet in our community. So in 1939 a group of neighbors banded together and organized our electric co-op so everyone in our community could benefit. For a modest membership fee to the co-op, any farmer could get electricity brought to his farm. Neighbors came together to tackle a problem that they all had but couldn't solve alone. They worked together for the benefit of the whole community, and the newly established

electric lines helped power economic opportunity in our community.





Our co-op is well suited to meet the needs of our members because we are locally governed. Each member gets a voice and a vote in how the co-op is run, and each voice and vote are equal. MJM Electric's leadership team and employees live right here in the community. Our board of directors, who helps set long-term priorities for the co-op, also live locally on co-op lines. These board members have been elected by neighbors just like you. We know our members have a valuable perspective, and that's why we are continually seeking your input and encourage you to weigh in on important co-op issues and participate in co-op elections.

Our close connection to this community ensures we get a first-hand perspective on members' priorities, thereby enabling us to make more informed decisions on long-term investments, such as electric vehicle programs and equipment and technology upgrades.

Members' Economic Participation

As a utility, our mission is to provide safe, reliable and affordable energy to our members. But as a co-op, we are also motivated by service to the community, rather than profits. Members contribute equitably to, and democratically control, the capital of MJM Electric. At least part of that capital remains the common property of the cooperative. Members allocate surpluses for co-op programs, initiatives, capital investments and supporting other activities approved by the membership.

Because we are guided by seven cooperative principles, it's not just about dollars—it's about opportunity for all and being fair when engaging with our members. The cooperative way is a values-based business model.

MJM Electric is a reflection of our local community and its evolving needs. We view our role as a catalyst for good and making our corner of the world a better place. And by the way, that sums up the seventh co-op principle, "concern for community," which has been elaborated on since we adopted the Operation Round Up Program in March 2020.

Stay tuned for the other four principles next month!

By Anne Price, NRECA

ARE HOME ELECTRONICS AND APPLIANCES DRAINING YOUR ENERGY?

If you collect your spare change in a jar, all those coins add up over time, usually to a larger amount than you expect.

Small amounts of consumed energy throughout your home add up as well, so plug "energy vampires" into a smart power strip that detects dormant devices or unplug items when not in use, especially those with illuminated controls.







Looking Ahead:

MJM will be closed on November 11th in honor of Veteran's Day and November 25th & 26th for Thanksgiving.

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