

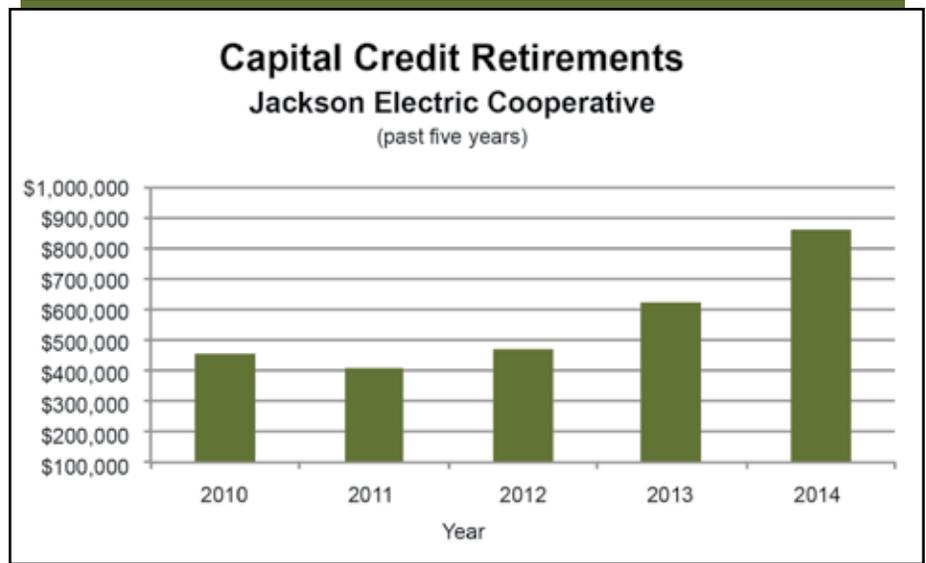
\$9.6 Million Given Back to Members

That's the Cooperative Difference!

Since the beginning of capital credit returns in 1965, Jackson Electric Cooperative has returned more than \$9.6 million back to its members. Included in that number is the recent distribution of capital credit retirements of \$864,278 to those members who purchased electricity any time during the years 1993 through 1996.

What are Capital Credits?

Because Jackson Electric Cooperative is owned by its members, the cooperative technically does not earn profits. Any revenues above the cost of doing business are considered "margins". These margins help fund operating activities at the cooperative, such as building and maintaining the facilities (poles, wire, meters, etc.) needed to serve the cooperative's members and service the long-term



debt. All margins at the end of the year are allocated to the members of Jackson Electric Cooperative in the form of capital credits.

Before approving the distribution of capital credits, the board of directors must consider the financial condition of the cooperative and the needs for

capital funds for the upcoming years. The distribution of capital credit retirements for electric service is made on an approximate 20-year revolving cycle.

What's the Cooperative Difference?

Jackson Electric Cooperative is a not-for-profit electric utility owned by the members it serves. Electric cooperatives, unlike investor-owned utilities, do not have stockholders that must be paid a return. Members' equity is an investment in the cooperative to maintain sound financial operations. You are a member-owner of Jackson Electric Cooperative, and that's the cooperative difference! ■

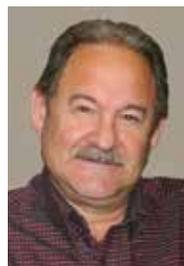
Welcome to Jackson Electric, Ron!

Ron Blado has been hired to replace retiring member services director Steve Meyer. As many of you may know, Steve retired on December 31, 2014.

Familiar with electric cooperatives and experienced in the member services area, Ron comes to Jackson Electric from Pierce Pepin Electric Cooperative where he was the member services manager for the past 11 years. Before that, he worked for Oakdale Electric Cooperative as a load management technician.

Ron and his fiancée, Marj, enjoy national and international travel, having visited parts of Europe, South America, some of the Caribbean Islands, and most recently Greece. Ron

says he also finds time to participate in the theatre arts, sing, and ride his motorcycle. Ron has two daughters and seven grandchildren.



"I am very happy to be given the opportunity to serve the Jackson Electric organization and its members. My experience will mesh well with the programs and policies of the cooperative," says Ron. "I am encouraged by the welcome I've received and look forward to continuing to provide excellent service and sound advice."

Feel free to stop by the office to meet Ron. ■

Wagner Appointed to Board

Jackson Electric Cooperative Board of Directors appointed Jerry Wagner to the District 6 position on the board. Wagner replaces Roger Hansen, who died in October. Wagner is a dairy farmer in the Town of Albion.

Rules of the Annual Meeting

At the November meeting of the board of directors, the following Rules of the annual meeting were approved. These rules are set in accordance with Jackson Electric Cooperative Bylaws, Article II, Section 7. Jackson Electric Cooperative's annual meeting will be held on Tuesday, March 31, 2015.

1. The meeting will be conducted in accordance with Roberts Rules of Order Newly Revised edition.
2. Any speaker must be recognized by the Chair before speaking.
3. Only members and duly registered guests will be recognized by the chair; each person so recognized must give his or her name.
4. Unless otherwise approved by the chair, those recognized are to limit their questions and comments to three minutes, with any rebuttal limited to two minutes.
5. Questions and comments from members and duly registered guests will be in order during old and new business sessions, and at the conclusion of the officer reports, if invited.
6. No resolution affecting Jackson Electric Cooperative may be submitted by any member, unless written copies have been received by Jackson Electric Cooperative by February 13, 2015. This will permit

time for review by the Jackson Electric Cooperative Board of Directors to make its recommendation to the meeting as to approval or rejection.

7. No signs or handouts will be permitted within the building of the place of the meeting, except such handouts as required for the official conduct of the annual meeting. No handouts made available outside of the building will use the name of the cooperative, its letterhead or logo to imply that the cooperative supports or opposes any resolution.
8. No demonstrations shall be held within the building of the place of the meeting.

Annual Meeting Voting Procedures

1. Voting may be by voice vote (one vote per membership) ■

Scholarships Available to Graduating High School Seniors

Jackson Electric Cooperative is offering a \$1,000 scholarship to each of the following high schools:

Alma Center-Humbird-Merrillan	Black River Falls
Blair-Taylor	Melrose-Mindoro
Neillsville	Osseo-Fairchild
Sparta	Whitehall

Please contact your high school guidance counselor for more information and qualifications for this scholarship. Scholarship recipient is selected by the respective high school.

Home-Schooled, Private School, and Open-Enrolled Students:

A \$1,000 scholarship is also available to those students in this category. Scholarship applications can be downloaded at www.jackelec.com under the Community tab or from our office.



Mark Your Calendars!

Jackson Electric
Cooperative's
78th Annual Meeting

Tuesday, March 31

Business meeting at 7 p.m.
Lunda Theatre in Black River Falls

Your annual report will be included with the March WECN issue.

Prepare for the Season

Since the first snowfall of the season on November 11, temperatures have been unseasonably cold at times. Frigid temperatures may cause your heating system to work overtime, and since heating and cooling can make up nearly half of your electric bill, you may experience sticker shock when you open that bill. It's time to get into winter survival mode and prepare your living space to help ensure you are managing your energy use and spending less. These simple steps can help:

- Wrap exposed pipes and water heaters that are in unconditioned spaces.
- Make sure to change your air filter once a month.
- Keep drapes closed at night. Keep those that don't get direct sunlight closed during the day, too.
- Keep the fireplace damper closed when it is not in use. Keeping it open can bring cold air into the room.
- Caulk around the fireplace hearth, and caulk or weather strip around doors and windows.
- Consider installing storm windows for better insulation. You can also cover windows with plastic (from the inside) to keep the cold out.
- Dress for the weather, even if you are inside. Wearing proper clothing like long sleeves and pants, or wrapping up in a cozy blanket will help combat the temptation of bumping up the thermostat.

Using the tips above can certainly help you manage your energy use, but your bill may still be higher than normal in winter months. Why?

- The weather makes a big impact on electric bills, accounting for nearly half of your bill.
- Even those with the most efficient HVAC systems will see more use in extreme weather.
- When extreme cold temperatures hit, our heaters work overtime.
- For example, even if you set your thermostat to our recommended 68 degrees in the winter, when it is 19 degrees outside, your system has to work hard to make up that 49-degree difference.
- Your heater works harder and cycles on and off more often, making your use much higher. That means your bill will be much higher.
- Remember, there is value in comfort. To be comfortable in our homes, heaters are going to work harder, but it may be worth the additional cost to you. ■



E-Newsletter Available for Members

Jackson Electric Cooperative offers a free e-newsletter, Questline, to its members and non-members who are interested in the following information:

- Energy conservation tips and recommendations;
- Access to HVAC, home energy use, and carbon-footprint calculators—providing information to help you benchmark your home's energy use and identify energy-saving opportunities; and
- Articles on new ideas for conserving water, green initiatives, and the latest energy technologies.

One of the best parts of this service is that it is delivered directly to your e-mail inbox! Go to www.jackelec.com under the News tab to sign up for this free newsletter. ■

Diesel Engine Block Heaters – Friend or Foe?

Engine block heaters are popular in the Midwest. We live in the part of the country where temperatures can plummet enough to make vehicles and farm equipment difficult to operate because of cold engine fluids.

According to the Missoula City-County Air Quality Advisory Council, it takes two to four hours to warm a car engine with a block heater; plugging in for any longer wastes electricity and money. For convenience, purchase and use a programmable timer that is heavy duty, outdoor-rated, cold-weather resistant, and rated for 15 amps (1,800 watts) capacity. With a timer, you can set your engine block heater to start operating two to four hours before you need to start your vehicle without leaving your warm home.

To determine the cost to operate an engine block heater, use the following formula:

$$\text{Watts}/1,000 \times \text{hours of operation} \times \$0.1130 \text{ per kWh} = \text{operating cost of one engine block heater}$$

For example, if you purchase a 1,500-watt engine block heater and operated that unit for eight hours each day for 30 days, you would pay \$40.68 in energy charges for 30 days of use. To learn more about the cost of operating an engine block heater, contact our office. ■

Purchase for Energy Efficiency

Jackson Electric Cooperative offers rebates to members who purchase Energy Star qualified lighting, appliances, and energy efficient electric heat pumps. To receive your rebate, contact our office for an application form or go to www.jackelec.com to download a form. Please submit to our office your completed and signed rebate application within 60 days following your invoice date with the Energy Star label (if applicable) and paid receipt.

**Get a
Rebate!**

Existing Home Weatherization and New Home Programs

Incentives are also available for an existing home weatherization assessment and new homes that are built in accordance with the Touchstone Energy Home Program, 2012 International Energy Conservation Code, or Focus on Energy New Homes Program standards. Program requirements and financial incentives are specific for both existing and new home programs. For specific details on these programs, go to www.jackelec.com or contact our office.

ENERGY STAR LIGHTING

LED Fixture (hardwired)	\$5 per fixture
LED Lamp	\$3 per lamp
LED Technology Security Lighting (min. 15 watts)	\$15

Other commercial and residential lighting rebates may be available. Please contact our office for more information.

ENERGY STAR APPLIANCES

Clothes Washer	\$25
Dehumidifier	\$25
Refrigerator	\$25
Room Air Conditioner	\$25

RESIDENTIAL ELECTRIC HEAT PUMPS & HEAT PUMP WATER HEATERS

Geothermal Heat Pump	\$500 per ton
Air Source Heat Pump	\$250 per ton SEER rating must be 14 or greater, HSPF 8.2 or greater, or EER 11.5 or greater.
Variable Speed Blower Motor	\$35 per unit; new furnace
Heat Pump Water Heater	\$300 per unit Efficiency rating must be 2.00 or greater.

Your Question. Our Response.

Member Question: "What does Power Cost Adjustment stand for on my electric bill?"

Our Response: On your monthly electric bill, you will sometimes see, not necessarily every month, a Power Cost Adjustment, or PCA. A PCA is either added or credited to your billing depending on what the wholesale power cost is to Jackson Electric Cooperative.

Our power supplier, Dairyland Power Cooperative, sets the wholesale power cost. Rather than instituting a large electric rate increase once a year, Jackson Electric adds a nominal PCA to your electric usage when necessary to cover the monthly cost of the wholesale power. We are unable to predict the cost of wholesale power every month; therefore, the PCA compensates for fluctuation in the cost. ■

New Look – Same Information

Jackson Electric Cooperative launched its new website design on December 3. The website still includes member information regarding rebate and new member applications, new line build information, online member magazines and newsletters, and so much more.

Go to www.jackelec.com and see your cooperative's new online look. ■



Kevin Babcock and
Jeff Cook
Interim Co-General
Managers

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Board of Directors

Gary Woods, President; Jerry Huber, Vice President
David Peasley, Secretary-Treasurer
Daniel Smrekar, Junior Jacobson, Stanley Gran,
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Your Touchstone Energy® Partner