


Celebrating YOU the Member

OCTOBER IS NATIONAL CO-OP MONTH



Jump River Electric Cooperative, Inc.

Since 1938

Your Touchstone Energy® Cooperative 



**By Kurt Harris,
General Manager**

Fall is a busy time, and October is a particularly eventful month with school, community, and sports activities in full swing. It's also when all cooperatives celebrate National Co-op Month.

When we say Jump River Electric Cooperative (JREC) celebrates Co-op Month, it really means we are celebrating you! After all, our co-op wouldn't exist without you, our members.

Our core business purpose is to serve as your electricity provider, but the larger mission of the co-op is to help make our corner of the world a better place. "Concern for Community" is one of seven guiding principles that all co-ops share.

Similar to how our wires run through our service territory, our concern for community flows through all of our decisions—because being a co-op means being a responsible partner and good neighbor.

JREC works to help our community thrive. Our employees and board of directors live right here in our community alongside our members. Because we're local, we understand our community's unique needs and strive to help meet them.

We're proud to support local youth through our electric safety demonstrations, Youth Leadership Congress, Youth Tour, and scholarship programs. On October 31, we will be holding our 3rd Annual Drive-Thru Trunk or Treat event where the community is invited to drive through our Ladysmith warehouse to receive treats from JREC and other local businesses and organizations. See page 16 for more details.

With your help, we offer the Community Cents (bill round-up) program to provide assistance to our community's most vulnerable. We support area foodbanks and other charitable organizations throughout the year.

The word "cooperative" is close to "cooperation," meaning people working together towards a common goal—mutually benefitting

one another and the larger community. That's the essence of the cooperative spirit. Our employees and member-elected board members are invested in the community in which they live and serve.

Above all, as a co-op we put the priorities of our members first. As your trusted energy partner, we know that saving energy and money is important to you. That is why we have numerous programs in place to help, including our Energy Sense rebate program, electric water heater and electric heat load management programs.

...the larger mission of the co-op is to help make our corner of the world a better place.

We provide services like dusk to dawn lighting and Viasat high-speed internet to help meet your everyday needs.

We want to empower you to manage energy use at home. If you haven't already, we

encourage you take a moment and download the SmartHub app. Through the app, you can conveniently monitor and manage your energy use. And we're of course here to help, so give us a call if you have questions about your energy bills.

JREC is continuously examining ways to operate more efficiently while providing the highest level of friendly, reliable service you expect and deserve. After all, we're your local co-op, built by the members we serve.



Focused on YOU.

Electric cooperatives were created to serve their members. Because we're a co-op, we're able to adapt to our community's unique needs. That's the power of co-op membership.

OCTOBER IS NATIONAL CO-OP MONTH

YOU get the credit

JREC RETIRES OVER \$330,690 TO MEMBERS

It is time for you to get the credit: capital credits. As a member, you will receive your portion of the over \$330,690 in capital credits on your November energy bill.

What are capital credits?

An electric cooperative operates on an at-cost basis and you, as a consumer and a member, own a portion of the business. As you pay your energy bill, we utilize the revenue to grow, operate, and maintain a safe and reliable system. After paying all operating expenses at the end of the year, any operating revenue left over is called margins. Your portion of these margins is returned to you in the form of capital credits. Capital credits reflect each member's ownership in, and contribution of, capital to the cooperative.

Are capital credits returned every year?

Each year, the JREC Board of Directors considers a variety of data and economic conditions before they decide if they

can retire any capital credits. Capital credits are a source of equity for a not-for-profit like JREC. It is essential for a co-op to maintain the right balance between retiring capital credits to members and retaining sufficient equity on its balance sheet.

What years will be retired in 2022?

The board approved, at its August meeting, retiring 100 percent of the remaining balance in capital credits that were earned in 1992, 25 percent of 1993, and 2.25 percent of years 1994 to 2021. If you are an active member, you will receive an energy credit on your November energy bill. Inactive members will receive a check if their portion of the capital credit retirement is \$10 or greater.

Over the years, your cooperative has retired over \$9.5 million to its members—proof that being a co-op member pays off! More information on capital credits along with a FAQ section can be found at jrec.com/capital-credits.

How do capital credits work?



TRUNK OR TREAT DRIVE-THRU EVENTS

No tricks, just treats!

Monday, October 31 • 4–6 p.m.
Ladysmith Headquarters
Main Street, Hayward

Put on your best Halloween costume and join us Monday, October 31, from 4 to 6 p.m. for our annual Trunk or Treat events. JREC and other community businesses will be handing out treats at both the Ladysmith headquarters and on Main Street in Hayward.

In Ladysmith, members can drive through JREC's warehouse. Once inside, you'll find representatives from many local businesses ready to deliver their treats right to your car. Members in Hayward will find us on Main Street, participating in Hayward's Trunk or Treat community event.





POWERING THE PAST AND THE FUTURE

It's Co-op Month, so what better time to look back at what life was like prior to JREC powering our lives? For most of us it is almost impossible to imagine life without electricity. According to *Power Magazine*, about 60,000 U.S. citizens lacked access to power as of October 2020. That means no running water, appliances, internet, cell phone, lights, etc. Could you cope?

Many of us may compare life without electricity to camping, but camping is temporary and even then, you may still have access to electricity. "Camping today is a treat. Back then it was a way

of life," Zola Geisler said recently when asked to share her memories of life before and after electricity in the early 1940s. She recalls her mail carrier, Ward Herrick, and four other Jump River businessmen going around the community trying to convince their neighbors to sign on, working hard to bring Jump River Electric Cooperative into existence.

Members who lived during these times have similar stories of life before electricity. They talk of how they pumped water by hand on cold winter days and how chores needed to be done prior to nightfall. Meals were prepared

on wood-fired stoves and storing food was limited, with only an icehouse or icebox to keep the food cold. Zola recalled how ice blocks were made during the winter and packed in sawdust. Many used hot water bottles to help warm up their bed before climbing in, and what about the trips to the outhouse on those cold nights? No thank you.

Once electricity became available, life improved in many ways.

Zola said she remembers having ice cream more often as they could make more and store it longer. "It was usually vanilla, and made from scratch," she added.

Zola appreciated being able to sew with an electric sewing machine, wash and dry clothes with electric appliances instead of aringer washer, keep food cold in a refrigerator, and have running water once her family got electricity. It didn't all come at once either—items were added over time, when money was available.

Years ago, Geneveive Seeger shared her story of standing in her grandparents' kitchen at 10 years old, waiting with excitement as the light switch was flipped on for the first time. Her grandparents, William and Emma Nagel, moved to the area from Iowa in 1917, where they had enjoyed the benefits of electricity. Once it finally came to their new home, the kitchen was the only part of the house that her grandfather wired, and he told her grandmother to only buy one light bulb in case it blew when the electricity was turned on. It didn't blow, and the light was left on during supper as her grandmother cheered.

Thank you to all the men and women who worked so hard to establish the cooperative and bring electricity to our rural area. JREC was community born and continues to be focused on YOU. We are proud to power your life.



Longtime JREC member Zola Geisler (left) still enjoys ice cream! She and her daughter, Carmen, picked some up at last year's Trunk or Treat Drive-Thru event.

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.

TOP NINE ENERGY VAMPIRES



Safe Electricity.org[®] LEARN MORE:

YOU can change lives through Community Cents

The Community Cents program provides a way for you to lend a helping hand to your neighbors by simply using your change to make a change. This program is funded by members who have agreed to have their bill rounded up to the nearest dollar. On average, joining Community Cents will cost you \$6 a year. That's around the cost of two large coffees at your local gas station or coffee shop.

The monthly round-up works like this: If your October bill calculates out to \$82.82, it would be rounded up to \$83, costing you 18 cents. That extra 18 cents would go into the Community Cents, Inc. funds for charitable giving. It's that simple.

This program is operated and funded independently from JREC. Why not give it a try? You can always opt out any time by simply contacting the JREC office. Here's how you can enroll today.

1. Complete the form below and mail in or drop off at our office.
2. Enroll through SmartHub, our secure online account portal.
3. Go to jrec.com/community-cents and complete the opt-in form.

COMMUNITY CENTS Opt-In Form

Yes! I want to sign-up for the Community Cents program, and I know that this money will be donated to a worthy cause, chosen by the Community Cents, Inc. Board of Directors. I understand that by selecting my participation method and by signing and returning this form, my bill will be adjusted accordingly and that unless I call in to have that changed, this will happen until I no longer receive power from Jump River Electric Cooperative.

Participation Method/Account Information

I wish to participate in the Community Cents Program using the following method:

- ☐ Nearest Dollar
- ☐ Monthly Fixed Amount of \$ _____
- ☐ One-Time Donation of \$ _____

Account # _____

Name _____

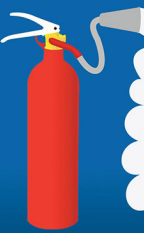
Address _____

Phone # _____

Email _____

Signature _____ Date _____

Return to JREC, P.O. Box 99, Ladysmith, WI 54848



BE PREPARED


FIRE PREVENTION WEEK

October 8–15, 2022

In 1992, the National Protection Association named the second week of October Fire Prevention Week in commemoration of the Great Chicago Fire in 1871. With proper preparedness, you can help keep your family safe from fire. Here are three easy ways to do this:

1. Test your smoke alarms
2. Create and practice a fire escape plan
3. Go to nfpa.org/fpw for activities and resources to help educate you, your family, and your community on fire safety.

Unlimited Internet that works for YOU!



CO-OP MONTH SPECIAL OFFER!

UNLIMITED DATA PLANS

Up to 30 mbps download speeds

Packages Starting at \$39.99 PER MONTH
\$59.99/mo. after 3 months

Jump River Electric Cooperative, Inc.
Since 1938
Your Touchstone Energy® Cooperative

715-532-5524

Viasat

\$20 off first 3 months special offer available through 10/31/2022 on new installations only. After you use the following amount of data, we may prioritize your data behind other customers during network congestion. Bronze 12 (40 GB), Silver 25 (60 GB), and Gold 30 (100 GB). Free standard installations. Minimum 24-month service term. Taxes apply. Speeds are "up to" are not guaranteed and will vary. See jrec.com for more details. Offer may be changed or withdrawn at any time.

1102 West 9th Street North • P.O. Box 99, Ladysmith, WI 54848
715-532-5524 (Ladysmith); 715-634-4575 (Hayward) • www.jrec.com

After-hour emergency service, call 866-273-5111

Pay by Phone: 888-255-6489

Find us on Facebook & Twitter  

JREC is an equal opportunity provider and employer.

Denise Zimmer, Editor



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