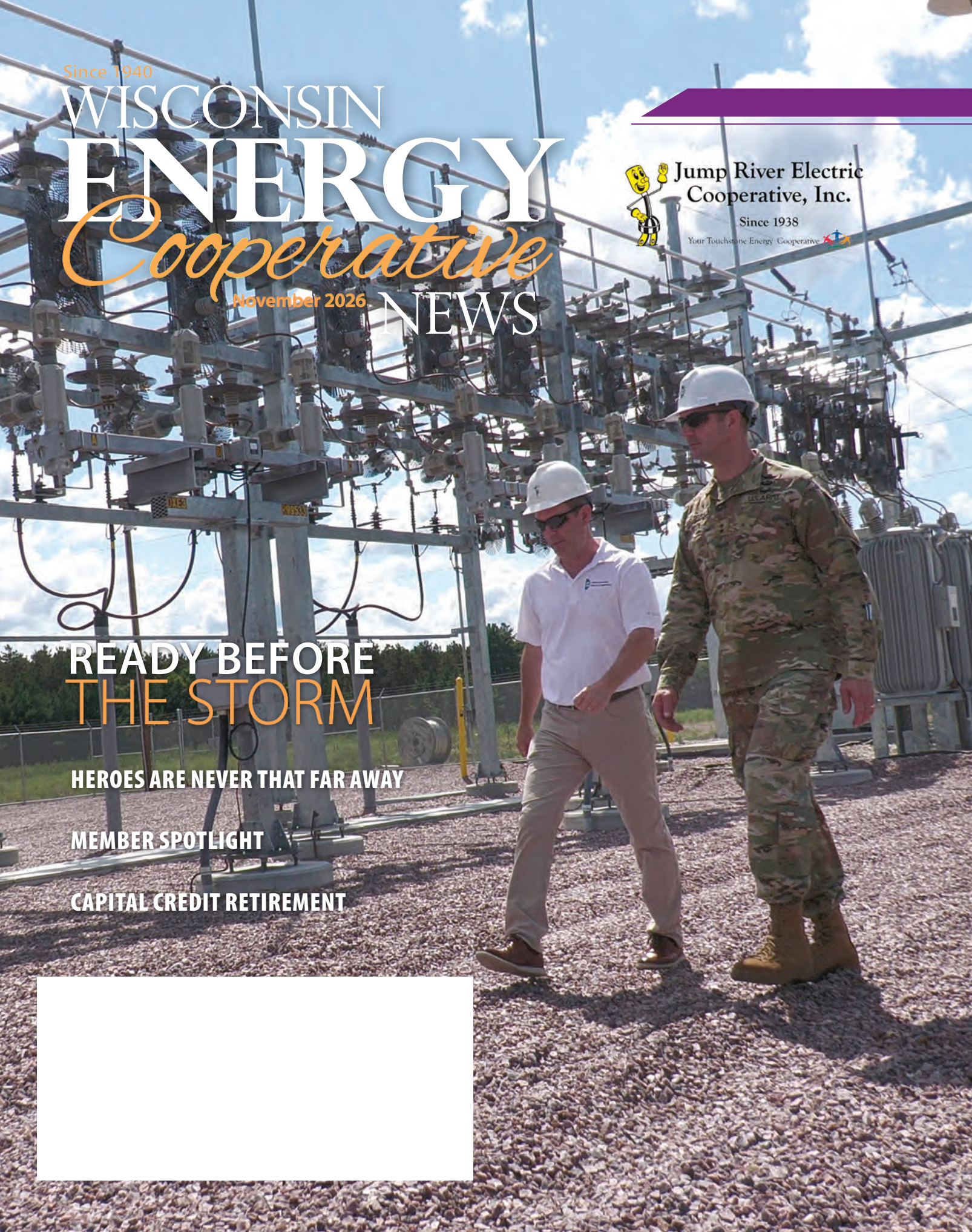


Since 1940

WISCONSIN ENERGY Cooperative NEWS

November 2026

Jump River Electric Cooperative, Inc.

Since 1938

Your Touchstone Energy Cooperative

READY BEFORE THE STORM

HEROES ARE NEVER THAT FAR AWAY

MEMBER SPOTLIGHT

CAPITAL CREDIT RETIREMENT

Jump River Electric Cooperative, Inc.
Since 1938



UNDERSTANDING RESIDENTIAL RATES

By Kurt Harris, General Manager/CEO

The electric bill for all residential members currently contains two main components: (1) the fixed cost of delivery charge, and (2) the energy or kilowatt-hour (kWh) rate, which may also include a power cost adjustment (PCA) credit or charge.

If you look closely at your bill, you will find another line item labeled *Demand Charge.* Currently, this line appears on your bill with a $0 charge, but we'd like members to become familiar with this measurement and understand what it means for their home's electricity use and how that may impact your bill in the future.

Account Activity

Previous Balance		241.00
Payment - Thank You		241.00 CR
Balance Forward		**0.00**
Fixed Cost of Delivery	106 days @ 0.4528	48.00
Energy Charge	883 kWh @ 0.128000	113.02
PCA	883 kWh @ -0.002190	1.93 CR
Demand Charge	9.360 kW @ 0.00000	0.00
Non-Taxable Program Charge		1.33
Community Cents		0.58
	Total Current Charges	**161.00**
	Total Amount Due	**161.00**

Let's review what these charges cover:

1. **The fixed cost of delivery charge** helps cover the cost of having your electrical service energized and available when you need it. It applies to all connected accounts, regardless of usage, and supports investments in infrastructure, system maintenance, vegetation management, equipment, and personnel necessary to provide reliable service.
2. The **energy charge** reflects the amount of electricity consumed. This charge is based on the number of kilowatt-hours used during the billing period.
3. Although there is currently no charge for **demand,** demand is part of our wholesale power bill, and this charge significantly impacts our wholesale power costs.

As I mentioned last month, a third-party consultant was hired by the cooperative to perform a cost-of-service study that will evaluate all rate classes to help ensure rates are equitable and adequately reflect the cost of providing service. During this study we will also be looking at rate options and the possibility of adding a demand component to our residential rate. We hope to have the results of this study by early 2027.

We have covered what demand is within past issues of this magazine but let me recap this in case you missed it. Demand measures the highest level of electricity your home uses during a 15-minute period each month. This is often referred to as your home's peak demand or maximum demand and is measured in kilowatts (kW).

Think of it this way:

- kWh is the total amount of electricity you use over time.
- kW (demand) is the highest amount of electricity your home uses at one time.

Why Demand Can Vary

Your demand isn't determined by how many appliances you own or how long you leave the lights on. It's determined by how many appliances or electric devices are operating at the same time. Each electrical appliance has a power requirement, measured in kW. When several appliances run at once, those power requirements add together, increasing the amount of electricity your home needs at that moment (peak kW).

For example, if you run the electric oven, clothes washer and dryer, and dishwasher simultaneously, your home's demand could be high. However, if you use those same appliances at different times throughout the day, your demand will be lower, even though your total energy use (kWh) may be the same.

As you review your bill each month, please look at your demand reading and notice how it changes. Seasonal activities, weather, heating and cooling systems, and how you use your appliances can all affect your home's peak demand. That's why we want you to be aware of your demand now, before a charge is added that could impact your overall bill.

Key takeaway: Demand is not how much electricity you use during the month; it's how much electricity you use at one time. Simple changes, such as staggering the use of large appliances rather than running them simultaneously, can reduce your peak demand.

Your cooperative works continually to keep rates affordable by managing the costs we can control. Our daily focus is on operating efficiently and responsibly, maintaining a reliable system, and providing our members with safe, dependable electricity. Please do your part by getting to know what your demand is and how you can help reduce the co-op's overall costs before a demand charge becomes part of your bill.

DUAL FUEL HEAT TO BE TESTED

November 18, beginning at 7 a.m.

This load control test is performed in advance of the winter Peak Alert season to ensure that backup heating systems have been validated and are functioning properly. This test will begin at 7 a.m. with restoration of all heat by 11 a.m. If the heating device that is on this load management program remains on during the test, please contact our office.

Be sure to follow us on Facebook and Instagram, where peak alert notifications are posted. You can also find residential load control information at the bottom of the JREC.com home page. In addition, stay tuned to your local radio station for peak alert announcements as these events occur.







Freedom Arms and Optics offers a variety of firearms, optics, and accessories for hunting enthusiasts.

Your Outdoor Adventure Starts Here

RIDGE TO RIVER OUTFITTERS

Whether you're gearing up for a day on the water, heading into the woods for deer season, or planning your next camping adventure, Ridge to River Outfitters along State Highway 27 in Holcombe is a destination for outdoor enthusiasts throughout northern Wisconsin. This one-stop shop has everything you need to help you make the most of your time outdoors.

In 2026, brothers Alec and Sam Cegler acquired the Rocque Ridge and rebranded it as Ridge to River Outfitters. Step inside, and you will find not one, but two complementary businesses within: Ridge to River Outfitters for all your hunting, fishing, camping, and general outdoor needs, and Freedom Arms and Optics for firearms, optics, suppressors, and thermal needs.

Although the Cegler brothers are new owners of this business, they are certainly not new to the outdoor industry. Alec has owned Freedom Arms and Optics since 2024 and Sam has worked alongside him, while also working for Rocque Ridge, where he helped customers with their fishing and hunting needs.

Born and raised in Rusk County, the brothers grew up hunting, fishing, and exploring the same rivers, woods, and lakes that their customers enjoy today. That firsthand experience gives them a genuine understanding of the outdoor equipment needed to enjoy it.

"What started as a local sporting goods business has become our commitment to serving the outdoor community with authentic knowledge, quality gear, and honest advice," Sam said. That commitment goes beyond what you'll find on the shelves. Need help getting your gun ready for the season? They offer scope mounting and bore sighting. Need live bait before heading to the lake? They have that and snacks and beverages, too. And if you need to drop off a UPS package, they can take care of that while you're there.

Ridge to River Outfitters is also an authorized Wisconsin DNR licensing station, making it convenient to obtain the permits and licenses needed to enjoy Wisconsin's outdoors. Whether you need a fishing or hunting license, boat registration or trail pass, they can help you get what you need before you head out.

Before you load up the boat, sight in the rifle, grab your fishing pole, or head into the woods, stop by Ridge to River Outfitters. You just might find the gear—or the advice—you need to make your next outdoor adventure a success.

Business Hours

Monday, Thursday—Saturday: 8 a.m. to 6 p.m.
Sunday: 8 a.m. to 4 p.m.

Learn more at:
https://www.ridgetoriverwi.com







Left: Sam Cegler enjoys fishing in the same northern Wisconsin waters he grew up exploring. Center: Alec Cegler enjoys a successful day of duck hunting. Right: From hunting and fishing gear to camping essentials, Ridge to River Outfitters offers a variety of supplies for outdoor enthusiasts.

FALL PHOTO CONTEST WINNERS

What a great collection of photos! From snapshots of creatures at their finest to picture-perfect views, our members once again captured the beauty of the area through their lenses. The contest winners each received an energy credit of either $50, $30, or $20 according to their placement.



1st Place – Marcia Suchy of Couderay
Red Squirrel Chilling



2nd Place – Jeannette Fijalkiewicz of Conrath
Peak-a-boo Sunset



3rd Place – Pat Nehring of Hayward
Bumble Bee–The Center of Attention

Lucky 13 Turkey Drawing Celebrates 45 Years!



After 45 years, and soon to be 585 turkeys later, this drawing continues to be a member favorite. Be sure to enter and hopefully you'll be one of the lucky 13 members to serve up this delicious prize this Thanksgiving.

Each day during the weekdays of November 9–25, a name will be drawn. Good luck and happy Thanksgiving from all of us at JREC!

NAME _____

ADDRESS _____

CITY _____

TELEPHONE # _____

EMAIL _____

ACCT. # _____

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

Two entries per family, one winner per household.

YOU CAN HELP SHARE HOLIDAY CHEER

Through the Christmas Wish Program

Now in its 30th year, the Christmas Wish Program aims to bring a little extra holiday cheer to those who may have lost a loved one, are facing medical challenges, or are simply going through a difficult time. Sponsored by Jump River Electric Cooperative, Touchstone Energy, other participating co-ops, and WIGM/WKEB Radio, this special program makes a meaningful difference in our communities during the holiday season.

The key to the program's success, however, is you and your neighbors. We can't help bring a little Christmas magic to someone who is struggling if we don't know they need it. That's why we're asking you to think about the people in your community who could use a little extra kindness this Christmas. If you know someone who deserves a special holiday wish, please take a moment to nominate them.

Nominations can be made by calling 715-748-2566 or visiting www.K99WIGM.com. Please include the recipient's name, contact information, and the wish you would like to see fulfilled. Wishes must be for individuals within the service area of the sponsoring co-ops and the WIGM/WKEB broadcast region. **The nomination deadline is December 16.**

You can also help spread the holiday cheer by making a direct contribution to the Christmas Wish Program. To donate, call 715-748-2566. Every gift, no matter the size, can help make someone's Christmas a little brighter.

This holiday season, let's come together to share kindness, brighten someone's day, and remind our neighbors that they are not alone. Together, we can make the spirit of Christmas shine a little brighter throughout our communities.

CONSTRUCTION CORNER

Fall has arrived, and with it comes the task of finishing up new service and construction projects before winter arrives. This includes removing overhead line equipment in the Hayward area where overhead lines have been converted to underground. Each completed project is expected to improve reliability and power quality while helping balance the system. Protective devices were also installed at key locations along the underground power lines, which should help reduce the number of members affected by an outage and allow us to restore power more quickly.

In addition to wrapping up these projects, other work continues throughout the Cooperative's service area. Our line crew continues to work on adding a mile of tie-line along County Highway G, tying the Hannibal and Conrath substations together. Our contractor, Karcz Utility Services, has finished routine inspections and testing of poles in the Weyerhaeuser area.



OneEnergy Renewables continues to work on the 3.75-megawatt (MW) solar garden located on County Road S, southwest of Gilman. They expect to have this completed by early November.

Willie's Power UP Pick



CAPITAL CREDITS

Another way we give back

What Are Capital Credits?

In short, capital credits represent your ownership in the cooperative and is just one of the many benefits of being a cooperative member. Your dollars are put to work powering, improving, and maintaining a safe and reliable system. You can refer to the graphic below for a detailed explanation of how capital credits are earned and then returned to you as a member-owner of a not-for-profit cooperative.

2026 Retirement and Timeline

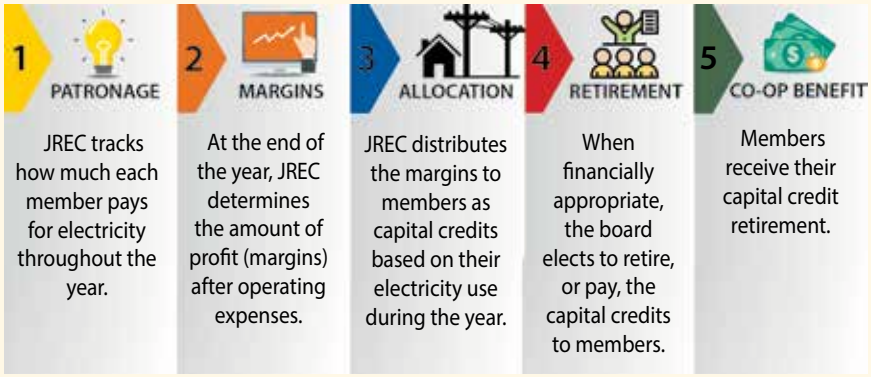
The board of directors authorized the retirement (return) of $530,481 in capital credits to our members. This retirement includes 100 percent of capital credits earned in 1996, 50 percent of those earned in 1997, and 1.5 percent of credits earned between 1998 and 2025.

Active members will receive their portion of this retirement as a credit on the energy bill mailed in November. With this latest distribution, our year-to-date total for capital credit payouts has surpassed $675,555. Proof that being a JREC member has its benefits!

Questions

If you'd like to know more about capital credits, like what happens to your capital credits if you move off JREC lines or if they go unclaimed, visit jrec.com/capital-credits or call our office.

Capital Credits at a Glance



Approximately $12.7 million in capital credits have been returned to JREC members since the first capital credits were allocated in 1955.

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: 844-967-2320

Find us on Facebook, X, and Instagram

Scan the QR code to find us on Facebook (left) and Instagram (right).

Denise Zimmer, Editor



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

JREC is an equal opportunity provider and employer.

JREC offices will be closed November 26 & 27 in observance of Thanksgiving.