# 2023

# **STEUBEN COUNTY REMC** VIRTUAL ANNUAL MEETING

# SATURDAY, JUNE 10

Your cooperative is still the light in stormy times

Watch the weekly videos and voting results on June 10 on Facebook, YouTube and our website remcsteuben.com

#### **MAY 8**

Voting will be available online, on SmartHub and through mail-in ballot. 50 random winners will be drawn weekly for those that cast a vote. Learn how to vote on page 7.

#### JUNE 8

Voting closes. All ballots must be received.

**JUNE 10** Voting results released.

# Steuben County REMC

#### **Office Hours**

A Touchstone Energy Cooperative

7:30 a.m.–4:30 p.m. Monday-Friday

#### **Contact Us**

PHONE 260-665-3563 Call our office 24/7/365 to report an outage.

STREET ADDRESS 1212 S. Wayne St., Angola, IN 46703

MAILING ADDRESS P.O. Box 359, Angola, IN 46703

EMAIL

CEO@remcsteuben.com remcsteuben@remcsteuben.com

> WEBSITE remcsteuben.com

Call before you dig Please call 811 at least two days before you dig.

#### **Management Team**

**KEVIN KEISER**, CEO DUSTIN EVERETTS, Operation/Engineering JOSHUA DURBIN, Member Services STEVE SMITH, Finance DAVE SHORT, Broadband Operations

#### How to Understand **Your Electric Bill**

Facilities charge\$19/month
First 250 kWh9.9 cents per kWh
Next 750 kWh9.1 cents per kWh
All over 1,000 kWh8.3 cents per kWh
Wholesale power tracker+\$.020285 per kWh
Dusk to Dawn Light\$10.30/month
Indiana Sales Tax7%

#### **Board of Directors**

GARY SHOUGH, Secretary/Treasurer (District 1, Millgrove and Greenfield townships)

> SCOTT CHARTERS (District 2, Jamestown Township)

> > BILL SNYDER (District 3, Fremont and Clear Lake townships)

**MIKE KURTZ** (District 4, Jackson Township)

CARTER SNIDER (District 5, Pleasant Township)

NEASA KALME (District 6, Scott and York townships)

WAYNE GINGERICH, President (District 7, Salem Township)

LARRY JACK, Vice President (District 8, Steuben, Smithfield and Grant townships)

MARC NELSON (District 9, Otsego, Richland and Franklin townships)

#### **2023 Annual Meeting** JUNE 10

#### **Disconnection Charges:** Electric

DISCONNECT DATES ARE 2.5 WEEKS AFTER DUE DATE

Reconnection Charge: \$50 (7:30 a.m.-4 p.m.) Reconnection Charge: \$200 (after 4 p.m.) Deposit: \$200 Returned check fee: \$25

#### **Disconnection Charges:** Broadband

**DISCONNECT DATES ARE** THE 9TH OF EVERY MONTH

Reconnection Charge: \$60 Returned check fee: \$25

**CEO REPORT** 

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# Your cooperative is still the light in stormy times



In many respects, 2023 can be summarized as perhaps the most challenging and rewarding year in your cooperative's

history, or at least in recent memory. This summarization is based on the large number of challenges and setbacks we faced throughout the year. In the end, your cooperative was able to respond and continue to improve our members' quality of life.

The first area I would like to address relates to the weather. Beginning in June of last year and continuing through the winter of 2023 and now spring, our area has been in the crosshairs of a number of violent storms. Some of these devastating storms brought high winds, rain and lighting, while others brought ice and heavy, wet snow. In the wake of these storms, our members and region were left with countless numbers of damaged trees, homes and infrastructure. Our operation crews worked tirelessly to restore power and replace broken poles and facilities. In addition to working nights and weekends, your cooperative requested and received help from many of our neighboring cooperatives on two occasions. On behalf of the

Board, I would like to thank all of them and our employees for their hard work. They truly are the difference makers in our ability to restore your power in a timely manner.

Unfortunately, these service interruptions, system damage and additional labor come at a cost and in 2022 played a big role in operating margins being down nearly \$80,000 from 2021 levels. We are estimating that the February 2023 storms will come in at an additional cost of \$225,000 and will be reflected in next year's financials.

As we have also seen, our economy continues to struggle with inflation, rising interest rates, price increases and shortages of materials. In fact, we have seen virtually everything from interest rates to poles, wire and hardware increase in the last year. Even the energy markets and our wholesale power prices have been affected by the downturn in the economy. Based on our current administration's efforts to address the problems and their position on fracking and natural gas constraints, we really don't see any relief in the near future. In and of itself, these changes would be a challenge, but when you consider our efforts to build a broadband internet network in the

region, these cost increases certainly became much more troublesome.

Internally, your cooperative had to work through a rather large and complicated data processing conversion to allow for the expansion of services to include broadband internet. Setting up a completely new billing process for broadband was tedious, but when you consider the efforts to complete the engineering, design, mapping and marketing, there was a tremendous amount of behindthe-scenes work done before we could even get to start construction.

However, in spite of all of these challenges, in October 2022, we began connecting our Fiber to the Home (FTTH) internet service to members in the west side of our service area. Today, we have nearly 1200 total accounts when we consider our Point to Point (P2P) network. In fact, we have reached a significant milestone by now having all of Phase 1 of our FTTH network completely open and available to our members. We are presently working in Phase 2. which includes the area north of Angola and the lakes region with an anticipated completion date of August 2023. By the end of the year, we hope to have Phase 3 serving the east side of our territory completed, and by

this time next year, we plan to have the network available to all of our members.

Unfortunately, those same economic factors I mentioned earlier are contributing to higher-than-expected costs on the FTTH project as well, and this may create some additional risks for us as we move forward. However, our member's participation and the level of service they request could play an important role in offsetting these expenses. As an example, in phase 1, nearly 50% of members connected to the broadband internet service and a majority of those signed up for the 500 Mb: gold service level. Initially, we estimated the take rate to be 40% and that the 100 Mb: silver service level would be the most popular. Clearly, this interest level indicated that the demand for broadband in our area is stronger than expected and how needed high-speed internet is here in rural Steuben County.

In spite of all the challenges that I have mentioned, your cooperative was able to finish the year in sound financial condition with over \$454,000 in operating margins before we add any patronage related to our wholesale power provider Wabash Valley Power Alliance. Our equity is down a bit to 45% due to the capital investment in broadband, but still very commensurate to industry standards. Our retail rate is up slightly to cover some of the debt service associated with our capital expenditures as well as changes in our wholesale power costs. However, it still remains very competitive and one of the lowest in the region.

Finally, I would be remiss if I did not take this opportunity to not only thank our employees but also compliment them on all of their hard work and dedication this year. There is no way we could have managed to work through so many challenges and yet achieve so much without these highly skilled individuals. Every day they show up ready to take on whatever needs to be done. It is a privilege to be by their side and because of their efforts, I'm confident that your cooperative will continue to provide the services our members need to help improve your quality of life.

# KEVIN KEISER



# *Voting* Instructions

### **VOTE BY MAIL**

- Mark your selection by completely filling in the box.
- Detach ballot and place in the enclosed return envelope. Mail to Survey & Ballot Systems, 7653 Anagram Drive, Eden Prairie, MN 55344.
- Do NOT include bill payment in the return envelope.
- Ballots must be received by June 8, 2023.
- Please allow sufficient time for delivery.

### **VOTE ONLINE**

- To access the login page of the official 2023 SCREMC Election, please type directvote.net/SCREMC into the address bar located at the top of your internet browser screen.
- Above and to the left is your Member Number and your Election Passcode.
- Use both of these numbers to log in.
- Once registered, follow the online voting instructions.
- Online voting begins on May 8, 2023, and ends at 11:59 p.m. ET, June 8, 2023.
- Do not mail your ballot if you plan to vote online.

#### **VOTE ON SMARTHUB**

- App: Open your SmartHub app, log in and click the "Vote Now" button.
- Online: Log in to your SmartHub online account and click the "Vote Now" button.
- Online voting begins on May 8, 2023, and ends at 11:59 p.m. ET, June 8, 2023.

Do not mail your ballot if you plan to vote online. **If you have any problems voting online**, **please email support@ directvote.net or call 952-974-2339**.

# **EFFICIENCY TIP**

#### Consider the location of your thermostat

For maximum accuracy, place thermostats in the center of the home, away from air vents, plumbing pipes and exterior doors. Avoid placing items like lamps and televisions near your thermostat, which can cause the HVAC to run longer than necessary. Avoid installing thermostats in rooms that tend to feel warmer or colder than the rest of the home. Do not place furniture in front of the thermostat, which can block air flow and result in inaccurate readings.

Source: energy.gov

# **CALENDAR**



#### Electrical Safety Month: May

Mother's Day: May 14

Office Closed for Memorial Day: May 29

**Operation Round Up Application Deadlines:** June 30, Sept. 29, Dec. 29

# **ELECTRICAL SAFETY QUIZ**



1. When unplugging a device from an electrical outlet, always hold the \_\_\_\_\_\_ while unplugging.

A. Cord B. Plug C. Device

2. Smoke alarms should be tested A. Every month B. Every other month C. Every six months

3. Where is the most dangerous place to use electricity? A. Near other electrical equipment B. Outdoors C. Near water

Answers: 1) B. Plug 2) A. Every month 3) C. Near water

# BROADBAND UPDATE

PHASE 1 (5 ZONES, ALL OPEN) Orland/West Otter/Salem/Helmer



# PHASE 2 (ZONES 1 OF 4 OPEN)

Nevada Mills/Lake James/ Crooked Lake



MAKE READY CONSTRUCTION (COMPLETE)



MAINLINE CONSTRUCTION (COMPLETE)



MAINLINE SPLICING (ZONE 7 NEVADA NE)





AT-HOME INSTALLATION (ZONE 6 NEVADA NORTH)

#### PHASE 3 (6 ZONES)

North-Central-East Angola/ Fremont. Construction starting after Phase 2



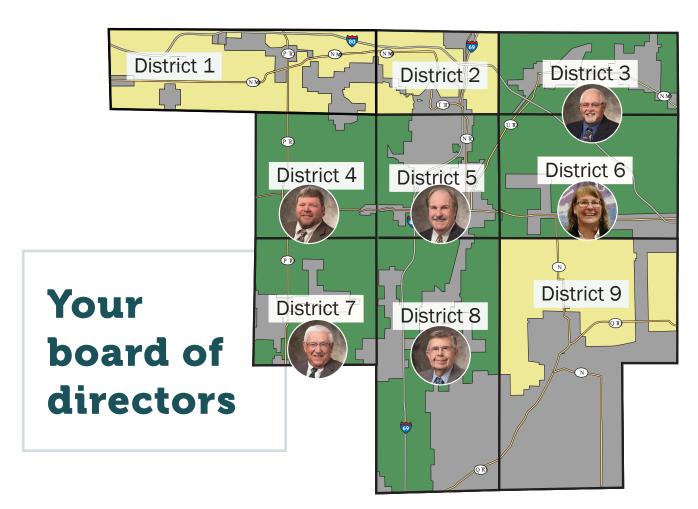


#### PHASE 4 (4 ZONES)

South-East Angola/Ashley/ Hudson. Construction starting after Phase 3



Official notice continues on page 16A



**DISTRICT 1:** Up for election

• Gary Shough, incumbent

**DISTRICT 2:** Up for election

- Ryan Welch
- Samuel "Gus" Reed
- Randy Tilbury

**DISTRICT 3:** Bill Snyder

**DISTRICT 4:** Mike Kurtz

**DISTRICT 5:** Carter Snider

**DISTRICT 6:** Neasa Kalme **DISTRICT 7:** Wayne Gingerich

**DISTRICT 8:** Larry Jack

**DISTRICT 9:** Up for election

> Marc Nelson, incumbent

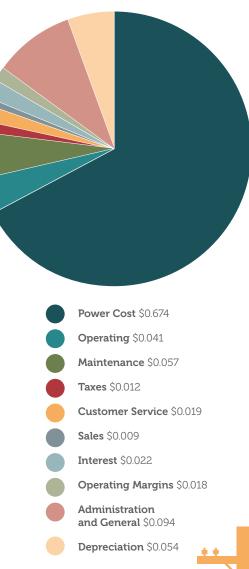
#### Learn about your director candidates on pages 29-30.

# Financial statements

# Statement of revenue and expenses

	2022	<b>2021</b>
REVENUE		
Operating revenues	\$24,301,619	\$23,006,091
EXPENSES		
Cost of purchased power	\$16,368,556	\$15,580,113
Operating expenses	991,773	1,063,057
Maintenance expenses	1,417,867	1,105,845
Customer and sales expenses	669,399	652,721
Administrative and general expenses	2,274,195	1,874,069
Depreciation expense	1,326,239	1,244,917
Tax expense	287,859	463,027
Interest expense	539,035	520,415
Total expenses	\$23,874,923	\$22,504,164
Operating margins	\$426,696	\$501,927
NON-OPERATING MARGINS		
Interest on investments	22,969	22,671
Other non-operating margins	1,990	519,645
G&T and other patronage capital	394,190	479,815
Gain on disposition of general plant	300	22,351
Subsidiary income	2,571	(309)
Total margins	848,716	1,546,100
Members' patronage capital beginning of year	\$18,466,395	\$17,021,346
Current margins	848,716	1,546,100
Capital credits retired	(113,217)	(100,947)
Capital credit escheat	(73,883)	(134,510)
Transfer from other equities	73,912	134,406
Members' patronage capital end of year	\$19,201,923	\$18,466,395

# Where your dollar goes ...



# 2022 BY THE NUMBERS

**9,722** total number of members **9,500** (2012)

**11.56** cents average cost per kWh **10.31** (2012)

**11.12** meters per mile

# **Balance sheet**

#### ASSETS

	DEC. 31, 2022	DEC. 31, 2021
UTILITY PLANT		
Electric plant in service	\$38,378,460	\$36,580,890
Broadband plant in service	\$5,720,203	\$3,169,830
Construction work in progress	7,561,668	501,677
Total	\$51,660,331	\$40,252,397
Less accumulated provision for depreciation	16,779,884	15,699,044
Net utility plant	\$34,880,447	\$24,553,353
OTHER ASSETS AND INVESTMENTS		
Investments in associated organizations	\$8,262,211	\$8,010,866
CURRENT ASSETS		
Cash and cash equivalents	\$2,171,586	\$1,533,399
Accounts receivable (less allowance for doubtful accounts of \$35,574 in 2021 and \$58,828 in 2020)	1,468,359	1,528,140
Accrued revenue	955,679	823,334
Materials and supplies	962,110	415,095
Other current assets	252,560	202,933
Total current assets	\$5,810,294	\$4,502,901
DEFERRED CHARGES	82,324	164,649
TOTAL ASSETS	\$49,035,276	\$37,231,769

#### EQUITIES AND LIABILITIES

	DEC. 31, 2022	DEC. 31, 2021
EQUITIES		
Memberships	\$219,985	\$218,060
Patronage capital	19,201,923	18,466,395
Other equities	2,129,139	1,925,937
Total equities	\$21,551,047	\$20,610,392
NONCURRENT LIABILITES		
CFC mortgage notes	\$23,080,957	\$13,611,078
Post-retirement benefit obligation	231,270	411,295
Total noncurrent liabilites	\$23,312,227	\$14,022,373
CURRENT LIABILITES		
Accounts payable		
Purchased power	1,483,864	1,304,562
Other	1,243,646	177,583
Customer deposits	488,077	274,970
Accrued taxes	252,330	255,653
Other current and accrued liabilities	704,085	586,236
Total current liabilities	\$4,172,002	\$2,599,004
TOTAL EQUITIES AND LIABILITIES	\$49,035,276	\$37,231,769

# Summary of long-term debt

CFC MORTGAGE NOTES:	2022	2021
2.65% - 2.90%	\$28,239	\$139,176
3.30% - 3.85%	4,261,156	4,412,087
3.95% - 4.95%	6,392,060	6,840,759
5.00% - 5.95%	7,899,502	2,219,056
6.00% - 6.95%	4,500,000	
TOTAL LONG TERM DEBT	\$23,080,957	\$13,611,078

Visit our website, www.remcsteuben.com, for the 2022 Annual Meeting minutes.

935.6 total miles of line **6.1** miles added **0.1** (2012)

**131** new services **69** (2012)

over \$6,669,000

capital credit funds returned since 1998 203,638,611 annual kWh sales

**176,542,404** (2012)

# **BOARD OF DIRECTORS**

Name	Office Held	District (Townships)
Wayne Gingerich	President	7 (Salem)
Larry Jack	Vice President	8 (Steuben, Smithfield and Grant)
Gary Shough	Secretary/Treasurer	1 (Greenfield and Millgrove)
Scott Charters		2 (Jamestown)
William "Bill" Snyder		3 (Fremont and Clear Lake)
Mike Kurtz		4 (Jackson)
Carter Snider	5 (Pleasant)	
Neasa Kalme	6 (Scott and York)	
Marc Nelson		9 (Otsego, Richland and Franklin)

### **EMPLOYEES**

Name	Job Title	Years of Service (As of Dec. 31, 2023)
Rodney Allen	Journeyman Lineman/Line Foreman	36
Saydie Bacon	Member Services Rep.	1
Brandi Boggs	Member Services Rep., Accounts Payable	2
Trisha Buell	Member Services Rep., Broadband	1
Ann Charlton	Meter Tech	29
Jennifer Duke	Data Processing	9
Joshua Durbin	Director of Member Services	11
Dustin Everetts	Director of Operations/Engineering	2
Christopher Hamilton	Journeyman Lineman	24
Brittney Holden	Communication Coordinator	5
Keith Hope	Broadband Tech	1
Dennis Jack	Journeyman Lineman/Lead Lineman	28
Kevin Keiser	CEO	25
Gaven Kolb	Right-of-Way, Tree Crew	6
Matt Lorntz	Journeyman Lineman/Staking	29
Namon Meyers	Fourth Year Lineman Apprentice	7
Aaron Miller	Journeyman Lineman	10
Greg Miller	Journeyman Lineman	27
Braden Nichols	Journeyman Lineman	11
Steve Parnin	Inventory Specialist	38
Jennifer Patterson	Member Services Rep., Collections	8
Gary Ritter	Journeyman Lineman	36
Brett Shepherd	Mechanic/Maintenance	12
Dave Short	Director of Broadband Operations	2
Steven Smith	Director of Finance	12
Donald Snyder	Tree Crew Foreman	24
Sarah Strzempka	Engineering Asst/GIS Coordinator	6
Tyler Stuckey	Right-of-Way, Tree Crew	1
Hunter Stultz	Right-of-Way, Tree Crew	3
Greg Sutton	Journeyman Lineman	44
Daylon Ulrich	Second Year Lineman Apprentice	6
David VanAken	System Engineer	17
Beth Welch	Executive Assistant	22
Russell Werling	Broadband Provisioner	2

# **CONSULTANTS**

James A. McEntarfer	Corporate Counsel/ Lawyer
Leonard J. Andorfer & Co., LLP	Certified Public Accountants/ Auditors





# **MEMBER APPRECIATION DAY** AT THE STEUBEN COUNTY FAIR



# Tuesday, July 25

KIDS GAMES SAFETY DEMONSTRATIONS GIVEAWAYS

Free gate admission for Steuben County REMC members. Watch the June issue of Indiana Connection for the gate pass.



BROADBAND INTERNET A Touchstone Energy® Cooperative

# COMING SOON TO AN AREA NEAR YOU

# SILVER

100MBS - \$64.95/MO

GREAT FOR COMPLETING HOMEWORK AND E-LEARNING SECURITY MONITORING/ CAMERAS

# GOLD

500MBS — \$79.95/M0

IDEAL FOR STREAMING MULTIPLE MOVIES

PERFECT FOR WORKING FROM HOME AND GAMING

### PLATINUM 1000MBS - \$99.95/M0

OPTIMUM SPEED MAXIMUM BANDWIDTH FOR CONNECTED HOMES

### STANDARD INCLUDED BENEFITS

**FREE INSTALLATION** (DURING INITIAL CONSTRUCTION PERIOD)

NO CONTRACT

REAL HIGH SPEED

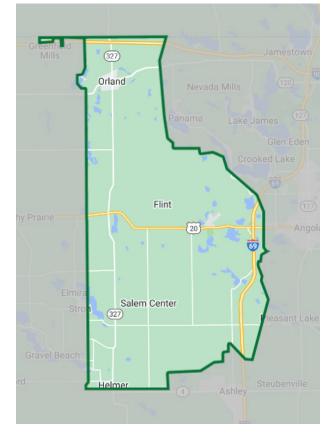
NO DATA CAPS/ THROTTLING

**RELIABLE CONNECTION** 

SYMMETRICAL UPLOAD & DOWNLOAD SPEEDS

WIFI-6 ROUTER INCLUDED WITH MANAGED WI-FI SUPPORT. NO ADDITIONAL FEES OR EQUIPMENT LEASES.





STEUBEN COUNTY REMC'S BROADBAND PROJECT HAS OPENED ALL OF PHASE I.

# ZONE 5 IS NOW OPEN!

WE ENCOURAGE HOUSEHOLDS IN PHASE II AND PHASE III TO PRE-REGISTER NOW AT REMCSTEUBEN.COM TO GET FIRST NOTICE OF OPEN DATES.

### 2022 OPERATION ROUND UP REPORT

# **Small change changes lives**

Operation Round Up is a program that allows Steuben County REMC members to automatically round up their monthly bill to the next dollar. The maximum a member would donate is \$11.88/year, but an average donation is \$6. The change is pooled together into a fund that is overseen by a group of members and two Steuben County REMC employees with a passion for our local community.

The Operation Round Up program has donated over \$700,000 to

more than 540 projects in our local community since this program was started in 2004. The organizations that have been granted funds are non-for-profit that help with economic development or improve the quality of life of our membership.

Local non-for-profit organizations can apply for funds. Application deadlines are the last Friday of March, June, September and December. To see more information go to remcsteuben.com/operationround-up. If you would like to opt-in to the program, call our office at 260-665-3563.



We would like to thank the 2022 Operation Round Up volunteer board — Gus Reed (President), Deb Delancey (Vice President), Dale Chard and Craig Ralston — for their time and commitment to bettering our community.

The 2023 application deadlines are June 30, Sept. 29 and Dec. 29.

Grantee	Project
Steuben County Council on Aging	Improving overall health through communication and nutritional education
Steuben County Farmers Market	20th anniversary community cookbook
Junior Achievement	Capstone immersion experience
Plum Child Care	Play equipment for toddlers
TLC Steuben	Restoring strength
Erin's House for Grieving Children	Support for children and teens in Steuben County
Elijah Haven Crisis Intervention Center	Teen dating violence awareness
American Red Cross	Home fire relief for Steuben County
Steuben County Economic Development Corporation	County-wide strategic plan

# More than \$30,000 was donated in 2022.

Candidate bios on pages 29-30.

# MEET YOUR director candidates

Exercise one of the greatest benefits of being a member of an electric co-op by voting for the upcoming year's board of directors. Districts 1, 2 and 9 are up for election.

#### **DISTRICT 1: GREENFIELD AND MILLGROVE TOWNSHIPS**



### Gary Shough, incumbent

#### Why are you running for office?

"I enjoy the challenges and opportunities being a director offers to me. It's rewarding to see our community grow through decisions that are made in the boardroom including Operation Round Up and the broadband project."

Occupation: Equipment Operator, Steuben County Highway (25 years)

**Community Involvement:** 4-H Fair Board (President), Boy Scout Troop 423 (Assistant Scoutmaster), Orland Community Volunteer Fire Department (Assistant Fire Chief)

**Special Recognitions:** Credentialed Cooperative Director Certificate, Board Leadership Certificate and the Director Gold Certificate Family: Married to wife, Kelly, two children and six grandchildren

**Interests:** Working my small farm in the northwest corner of Steuben County, where I feed out a few steers. I enjoy hunting and fishing.

#### DISTRICT 9: OTSEGO, RICHLAND AND FRANKLIN TOWNSHIPS



### Marc Nelson, incumbent

#### Why are you running for office?

"I feel I'm giving back to our members for what our co-op has done since being founded in 1937. I have enjoyed watching the progress of the fiber coming to our members and other benefits."

Occupation: Owner of Nelson's Carpet Service (30+ years)

**Community Involvement:** Indiana Electric Cooperative (IEC) Board Special Recognitions: Credentialed Cooperative Director Certificate, Board Leadership Certificate and the Director Gold Certificate

Family: Married to wife, Robbie,

for 45 years, four children and 13 grandchildren

**Interests:** Enjoys riding motorcycles, fishing, camping and spending time with family.

#### District 2 candidates on next page

#### **DISTRICT 2: JAMESTOWN TOWNSHIP**

# **Steuben County REMC news**



### Ryan Welch

#### Why are you running for office?

"I have always been impressed by the way our REMC has taken care of the community, its members and employees. The service and professionalism is second to none. I would like the opportunity to contribute my sales and business experience to remain competitive in the market and support the ongoing success of this wonderful organization."

Occupation: Outside Sales Territory Manager, Dunham Rubber and Belting Corporation (23 years)

**Degree/Certification:** Bachelor of Science in Industrial Technology Education **Community Involvement:** Sons of the American Legion Post 423 Orland IN (Past Chaplin), American Legion Riders Post 423 (Current Director, Previous: Treasurer, Chaplin), Honor Guard Commander Post 423, Jimmerson Lake Association

Family: 2 children

**Interests:** Enjoys riding motorcycles, boating, fishing, hunting and shooting sports.



# Samuel "Gus" Reed

#### Why are you running for office?

"Now that I am retired, I'd like to dedicate a significant part of my time serving the community."

Military Service: U.S. Air Force

Occupation: Engineer, Department of Defense Air Force Research Lab (retired after 40 years)

Degree/Certification: Bachelor of Science in Aerospace Engineering; Master's in Business Administration; graduate Air War College **Community Involvement:** Snow Lake Cottagers Association (President), Steuben County REMC Operation Round Up (President), Trine University Mechanical Engineering and Cast Metals Professional Advisory Board, Steuben County Lake Council (Lake Representative), American

Legion Post 423 Orland, Indiana

Special Recognitions: Outstanding Civilian Career Service Award

**Family:** Married to wife, Cheryl, six children and three grandchildren

**Interests:** Enjoys hunting, fishing and all things outdoors.



# **Randy Tilbury**

#### Why are you running for office?

"Since I retired in April 2022, I feel that I now have the time to devote to this board. I have been interested in the REMC for years and I feel that my financial background could contribute to the organization as it expands its services."

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Occupation: Certified Public Accountant, Randy Tilbury CPA (retired after 47 years)

Degree/Certification: Bachelor of Arts Business Administration, Certified Public Accountant

**Community Involvement**: Past member of Kiwanis and Rotary.; Fremont United Methodist Church (past Treasurer); Little League Baseball (past coach); Fremont Junior High and High School Golf (past coach); volunteered with many Steuben County exempt organizations. Involved with Steuben County Community Foundation since 1992

**Special Recognitions:** As a senior at Angola High School in 1976, finished first in National Co-op Education accounting test, graduated Tri-State University School of Business with highest GPA.

**Family:** Married 40 years to wife, Phyllis, two children and four grandchildren

Interests: Enjoys golfing, woodworking, helping people and family with building improvement projects. Lifelong resident of Steuben County.