

## Capital Credit Retirement Payments

One of the things that make Chippewa Valley Electric Cooperative different from an investor-owned utility is that Chippewa Valley Electric Cooperative is not in business to make a profit. We exist to serve our members. This month, CVEC will distribute approximately \$480,000 in capital credits to its members.

In the month of October, Chippewa Valley Electric Cooperative members may see a credit to their electric bill or a capital credit check arrive in the mail. Capital credit checks will be sent to inactive members and to those who have a retirement amount greater than \$50. Members with a retirement amount of \$50 or less will see a credit to their electric bill. The checks are printed and mailed from La Crosse and cannot be picked up from our office in Cornell.

Capital credits are dividends that are paid to members from year-end margins. Margins are the earnings that exist when revenues exceed expenses. The margins are retained by the cooperative for a period of time and used as capital for the continuing expansion of the cooperative. Each member has a share of the margins allocated to them based on the amount of revenue contributed to the cooperative. ■

## COOPERATIVES IN WISCONSIN

Chippewa Valley Electric is just one of many cooperatives that play an important role in our community. Wisconsin was one of the first states to enact a law authorizing cooperatives in 1887. Today it is one of the top cooperative business states in the nation, with nearly 600 registered cooperatives and 3 million memberships. During October Co-op Month, take a moment to appreciate the many ways cooperatives have contributed here in Wisconsin:

### Credit Unions

- 102 in-school, student-run credit union branches have \$3 million on deposit. (The League)
- Credit unions provide \$2.7 billion in small business loans, each loan averaging about \$180,000.
- Credit Union National Association and World Council of Credit Unions are based in Madison.

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When you need a solution,  
**innovate**  
COOPERATIVELY

CO-OP MONTH | OCTOBER 2014

### They electrified rural America and are feeding the world.

For over two centuries, cooperatives have helped ordinary people join together to gain economic power and to improve their lives. Driven by people rather than profit, cooperatives thrive in big cities, small towns, and rural areas — wherever there's a need to be met.

Cooperatives have stood the test of time and remain an innovative and integral economic force, ranging from small buying clubs to Fortune 500 companies.

Cooperatives are on the cutting edge, helping meet today's toughest economic challenges: reducing America's reliance on fossil fuels, keeping badly needed jobs and financial resources in local communities, empowering workers, teaching students financial skills, helping farmers grow crops with fewer chemicals, and delivering health care options that put people first.

Good for people. Good for communities. Good for the planet. No wonder one billion people worldwide have joined a cooperative.



Chippewa Valley Electric Cooperative



## State Heating Program Helping to Fill Propane Tanks Early

Governor Scott Walker is encouraging citizens who use propane to heat their homes to fill their fuel tanks early this season. In addition, state energy officials are reaching out to 25,000 households across Wisconsin that participate in the Wisconsin Home Energy Assistance Program (WHEAP) to help fill their propane tanks before cold weather sets in.

“While many people may not want to think about winter heating during the warm months, customers are generally able to purchase more propane at a lower price when supply is less in demand,” Walker said. “Weather, grain drying, and several other factors put a strain on supply across the Midwest last winter, and some of those same factors could be in

play again this heating season. We encourage our citizens to take action now to be better prepared for the upcoming heating season and save money in the process.”

The Department of Administration’s WHEAP program is now processing applications for the 11 percent of WHEAP households that use propane. WHEAP will estimate the amount of heating benefit a customer will receive and then lock in the lower price with a propane dealer who will work with the WHEAP customer to establish a future delivery date.

In addition to ensuring propane gets into customer tanks sooner, this will allow the state to potentially purchase approximately 15 percent more propane, resulting in as much as \$1

million in savings that could be used to help additional residents in need. At press time, the average propane retail price is \$1.69 per gallon compared to an average of \$3.04 per gallon that customers paid at the end of February 2014.

Letters were mailed to 25,000 WHEAP participants who use propane encouraging them to complete their applications sooner so their tanks can be filled earlier. Customers can apply at their local WHEAP agency.

Customers benefit from filling their propane tank in the warmer months in the following ways:

- Customers are generally able to purchase more fuel at a lower price.
- More fuel means customers will have a better supply at their home or business going into the winter.
- Retailers will have a better supply to offer customers during the heating season.
- The entire supply chain is utilized more efficiently.

During this past heating season, WHEAP assisted 224,731 households with heating assistance. Of that total, 25,628 also received crisis assistance. The WHEAP program runs each year from October 1 to May 15 and makes a payment to the household’s energy supplier to pay for a portion of the heating costs. The amount of the energy assistance benefit varies depending on a variety of factors, including the household’s size, income, and energy costs.

Additional WHEAP information can be found online at [www.homeenergyplus.wi.gov](http://www.homeenergyplus.wi.gov), or call your local county office. Local WHEAP offices:

Chippewa County residents: 715-726-7840  
Rusk County residents: 715-532-2299 ■

## Sue Hartzell Retires

Sue Hartzell retired on August 8. She had worked as our billing clerk since April of 2000. She was the voice on the other end of the phone that most of our members talked to when calling in. Sue also set up account changes and did the monthly electric billings.

Sue was a valuable asset for Chippewa Valley Electric. She was dedicated and worked hard to help members with billing questions and concerns. She was an integral part of the cooperative family and we will miss her.

Sue’s retirement plans include gardening, creating cement leaves, traveling, and spoiling her grandchildren.

All of us wish Sue the very best in her retirement and want to

thank her for the years of dedicated service.—*Todd Howard, President & CEO* ■



## Remember to Replace Your Thermostat Batteries

You don't want to be without heat on cold winter days. Thermostats with dead batteries will not allow your heating unit to operate. If you are wondering if your thermostat even has batteries, here is some information that you will find helpful:

### Round Honeywell Thermostats

Round Honeywell thermostats do not require batteries whether they are the older gold models or the newer white models. The old models work by turning the dial, which causes mercury in a tube to make a connection between the two wires and activate the burner. It's a simple system with no extra frills that requires no additional electricity.



shows what the life of the battery is on the screen. If you don't know how to access this information, read the paperwork provided with the thermostat. If you do not have this paperwork, go to the manufacturer's website and look for the model of your thermostat.

### Save the Cost of a Service Call!

We recommend that you pass along this information to friends and family and save them from having to pay for a service call. Sometimes if you have no heat the solution can be as simple as replacing the batteries in your thermostat. So please help your family, friends, and neighbors stay warm this winter by reminding them of the simple act of checking and/or changing the batteries in their thermostats.

Stay Warm!—*Bob LaFlamme, ©Crowley Fuel Company - All Rights Reserved* ■

### Digital Honeywell Thermostats



The newer Honeywell thermostats are now digital and require additional electricity, but they get it from the control on the burner and not from batteries. (It is not possible to use this type of thermostat with all oil burner controls because some of them do not have a transformer for sending voltage back to the thermostat.)

### Digital Thermostats with Batteries

Thermostats that do require battery power such as the one shown here are usually rectangular and digital. You can see that there would be room for usually two AA batteries within. It is a simple matter to check for batteries by prying the cover off from the base. Many digital thermostats will have a reading that



## Underground Service Deadline October 15

When the ground freezes in Wisconsin, all underground cable construction comes to a halt until the spring thaw. If you have construction plans that are not already scheduled, call Chippewa Valley Electric Cooperative TODAY! We will do everything possible to meet your construction needs and install your electrical service before winter. However, all preliminary requirements must be met by October 15 to guarantee underground work. After October 15, we cannot guarantee service installation before the ground freezes. Once the ground freezes, it will be too late to install the underground service you were hoping to have this fall.



## Wisconsin Cooperatives *(Continued from page 4)*

### Dairy, Livestock, & Genetics

- Cooperatives market about 80 percent of the milk and process 60 percent of the cheese produced in the state.
- A Wisconsin co-op is one of only two Limburger cheese makers in the country.
- Two of the nation's top five cattle breeding cooperatives are headquartered in Wisconsin.

### Electric

- Cooperatives are renewable energy leaders among all Wisconsin utilities.
- The first community-owned solar facility in the state was created by a co-op.

### Farm Credit

- Four Farm Credit retailers offer agricultural and rural lending, including insurance, leasing, and free seminars on topics such as retirement planning and cash management for the farm.

### Food & Grocery

- Wisconsin is home to the largest organic farming cooperative in the United States.
- Ocean Spray, a cooperative, has more facilities in Wisconsin than in any other state.
- Grocery co-ops are forming in places where for-profit stores are closing or choose not to go.

### Grain, Farm Supply, & Fuel

- Cooperatives are investing in propane infrastructure and alternative fuels to ensure members have access when and where they need it.
- Cooperatives are building rail shuttle facilities so that farmers can sell grain in markets that offer the best returns.

### Housing

- Homestead Cooperative of Mt. Horeb provides 24 homes to active seniors 55 years and older.

### Health Care

- One of the top 10 health care plans in the nation is a Wisconsin-based cooperative.
- Farmers' Health Cooperative of Wisconsin is a health insurance purchasing cooperative for farmers and agribusinesses—the first and only of its kind in Wisconsin.

### Insurance

- Mutual insurance companies are Wisconsin's oldest co-ops, established over 140 years ago.
- Today, 64 town mutuals and small domestic mutual insurance companies provide property insurance to approximately 100,000 Wisconsin residents.

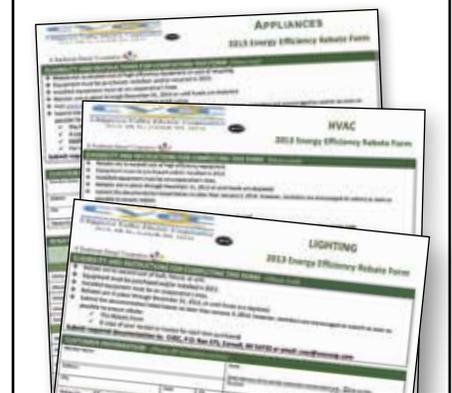
### (WAMIC) Telephone

- Cooperatives were the first to provide broadband to rural Wisconsin and continue to lead the deployment of rural broadband services.

## CVEC Rebate Reminder

Chippewa Valley Electric Cooperative wants to remind its members that there are a variety of rebates available with the purchase of qualifying energy efficient products. Rebates are in place through December 31, 2014, **or until funds, by incentive or in total, are depleted.** Please submit rebate requirements as soon as possible to ensure that you can take advantage of our rebate program.

*Rebate forms and information are available online at [cvecoop.com/services/rebates.php](http://cvecoop.com/services/rebates.php) or contact our office at 715-239-6800 or 1-800-300-6800.*



  
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*CVEC is an equal opportunity provider and employer.*