

Since 1940

# WISCONSIN ENERGY *Cooperative* October 2017 NEWS

## Bad bets ECLIPSE TRIPS UP TRADERS

**Member Appreciation Day  
Thursday, October 4**

**TAYLOR ELECTRIC**  
*Cooperative*  
Your Touchstone Energy® Partner 

# OCTOBER IS NATIONAL CO-OP MONTH

## Taylor Electric to join in celebration of co-ops' role in local communities

Taylor Electric Cooperative is joining 30,000 cooperatives nationwide in October to celebrate National Co-op Month, which recognizes the many ways cooperatives are committed to strengthening the local communities they serve. "Co-ops Commit" is the theme for this year's celebration, spotlighting the countless ways cooperatives meet the needs of their members and communities.

"Our cooperative delivers electricity to approximately 3,500 member-owners in our four-county service area," says Michael Schaefer, president & CEO. "Delivering safe, reliable, affordable power is our top priority, but we are also invested in our communities because we are locally owned and operated. Revenue generated by Taylor Electric goes back to Main Street, not Wall Street."

Taylor Electric invests in the community by providing an affordable, convenient option for members to go green with Bright Horizons, the co-op's community solar project. Among other programs and services the co-op offers include rebates for purchase of energy-efficient appliances/equipment, college scholarships for member students, and the Cooperatives in our Schools Program for fifth-grade classrooms in the community.

Rural America is served by a network of about 1,000 electric cooperatives, most of which were formed in the 1930s and '40s to bring electricity to farms and rural communities that large, investor-owned power companies had no interest in serving because of the higher costs involved in serving low-population and low-density areas.



# CO-OPS COMMIT

Co-op Month 2017

New this year!  
Have  
BREAKFAST  
with us!

## MEMBER APPRECIATION DAY

Join us for breakfast on  
Thursday, October 5

Stetsonville Centennial Center from 6:30 a.m. to 9:30 a.m.

*Pick up your Green Bay Packer Calendar and more!*

COOPERATIVES ARE: VOLUNTARY • DEMOCRATIC • EQUITABLE • INDEPENDENT • INFORMATIVE • COLLABORATIVE • COMMUNITY

MY CO-OP



# National Co-op Connections Day is October 6!

It pays to belong to an electric cooperative! Just present your Co-op Connections Card at any of the businesses listed here for special deals and discounts.

**Advance Auto Parts, Medford**

10% discount on purchases up to \$200

**Broadway Theater, Medford**

Purchase any size popcorn and get a matching size soda for free

**C&D Lumber, Rib Lake**

5% off single purchase over \$500, not good in conjunction with other coupons or other offers

**Computer TR, Abbotsford**

10% off on labor

**Glass to Go, Inc., Medford**

5% off in-shop windshield replacement. Buy one Rain-X Wiper Blade, get second blade half off.

**Heartland Cooperative Services  
Athens, Dorchester, Greenwood,  
Hamburg, Owen**

10% discount on all dog and cat food

**Jack's Auto Repair LLC, Stetsonville**

10% off exhaust repairs over \$50, 10% off any brake related parts and labor

**Life's High Points Photography,  
Medford**

15% discount

**McDonald's, Abbotsford, Medford,  
Stanley and Thorp**

One free biscuit sandwich with the purchase of a medium or large size McCafe beverage

**Medford Health Mart Pharmacy,  
Medford**

20% off any Health Mart label

**Meyer Auto Body, Medford**

5% discount on any body repair over \$500, up to a \$100 value

**Meyer Lumber, Dorchester**

5% discount on discountable items, excluding all sale and clearance items (cash sales only). Cannot be used in conjunction with any other discounts/promotions. Card must be presented at each purchase.

**Meyer Tire and Service, Medford**

\$5 off any passenger or light truck

tire—not good in conjunction with any other coupons or offers

**Napa Auto Parts, Medford**

10% discount on cash and carry items (excludes engines, engine kits, transmissions, oil, labor, and sale items)

**Northwoods Embroidery, Medford**

Free digitizing on embroidery. Free set-up on first color of screen printing.

**Ron's Auto Body Repair, Medford**

10% off for anyone over 55 or older on labor

**Schierl Tire & Service Center, Medford**

\$5 off an oil change, \$10 off parts for service repairs

**Stetsonville Lumber, Stetsonville**

5% off single purchase over \$500—not good in conjunction with other coupons or offers

**Stetsonville Oil Company, Stetsonville**

\$5 off oil lube filter service

**Strama's Self-Serve, Medford**

Buy one ice cream (cone or dish) and get the second half price

**Subway, Medford and Colby**

50 cents off any sub or salad

**Taylor Credit Union, Medford and  
Abbotsford**

Free rental for one year on 3"x5"x22 1/2" safe deposit box—new rentals only. Requires existing savings account or initial savings account with \$5 balance. Limit one per family.

**Wanke Builders, Medford**

Free foundation water proofing on your new home purchase

**Willow Cottage Pet Grooming,  
Medford**

\$5 off full groom service

## ARE YOU READY?

### National Co-op Connections® Day is October 6

You work hard all year long, so on October 6, let The One Card That Does It All® work hard for you.

Help celebrate National Cooperative Month by using your Co-op Connections Card on October 6 to receive special deals and discounts.

Then share a photo featuring your card with the hashtag #ImConnected to be eligible to win a prize.





## MAKE HALLOWEEN SCARY, BUT SAFE

Safe Electricity urges everyone to use caution and look for potential hazards while decorating.

- Carefully inspect each electrical decoration. Cracking, fraying, or bare wires may cause a serious shock or start a fire.
- Before using any light strings, animated displays, or other electrical products outdoors, make sure the product is approved by a nationally recognized certification organization such as Underwriters Laboratory (UL) and marked for outdoor use.
- Follow the use and care instructions that accompany your electrical decorations.
- Don't overload extension cords or allow them to run through water on the ground. Check that the extension cord is rated for its intended use.
- Plug outdoor electric lights and decorations into outlets protected by ground fault circuit interrupters (GFCIs). If your outdoor outlets don't have them, contact a qualified electrician to install them or use portable GFCIs instead.
- When decorating outside, be sure to look up and double check that you and any equipment, such as a ladder or a light strand, are a minimum 10 feet away from overhead power lines. When securing light strands, never staple or nail them into place.
- Keep electrical cords out of walkway areas to avoid causing a tripping hazard.
- Lastly, turn off all electrical light strings and decorations before leaving home or going to sleep. A timer can help you do this.

# CAPITAL CREDIT CHECKS MAILED

Economic participation is a benefit of cooperative membership

**What sets Taylor Electric Cooperative apart from investor-owned utilities? One of the main things is that each cooperative member is an owner of the business.**

And, with being an owner comes the responsibility of operating the business, which is done through attendance at the annual meeting and electing fellow members to the board of directors, who in turn set policies and hire a manager. The manager then employs the staff to carry out those policies.

Each member-owner also has a responsibility to invest in the business. There is no stock to sell on Wall Street to provide financial backing for the business. Through member investments, the cooperative builds an equity reserve, which for Taylor Electric Cooperative is currently about 40 percent of the total assets of the co-op. This equity reserve is required by lenders who then share the risk by making loans to the co-op to finance power line construction and rebuilding projects that are needed to keep the electricity flowing.

Since there are no Wall Street stockholders, there are no dividends or monies paid to outside investors. When each year's finances are audited and closed out, the remaining profit or margins are allocated to the members based on the amount each member paid for electricity during the year. After a period of time, the allocations, or capital credits, are paid back to the members.

Taylor Electric Cooperative has returned more than \$6.8 million to its member-owners. This amount represents approximately 46 percent of all of the margins earned by the cooperative since its inception.

The bylaws of Taylor Electric Cooperative delegate authority to the board of directors to determine the amount and method of capital credit retirement. With a need for large amounts of cash to invest in new power lines, as well as to replace and repair existing lines, it becomes a tough job to balance the right mix of member investment and borrowing from outside lenders. The decision directly affects the annual retirement of capital credits to past and present cooperative members.

This year, the board of directors decided that capital credits of approximately \$247,900 should be returned to members of the cooperative. This amount is being refunded to those members who received electric service from Taylor Electric Cooperative in 1988 and 1989, 1994, and 1995. (1988 and 1989 are Dairyland credits.)

The directors believe there's a need to continue to refund capital credits, but they also realize the need to maintain a strong, viable financial position to meet the future needs of the members and the requirements of our lenders.

Capital credit refund checks were mailed in September.

The patronage of each cooperative member is greatly appreciated.

**NOTE: Joint capital credit checks require both signatures when signing. Also, when using the capital credit check for paying your electric bill, please be sure to sign the back of the check.**



MY CO-OP



## FOCUS ON ENERGY OFFERS FREE ENERGY-SAVING PACKS

Saving money and reducing energy waste can be as simple as screwing in a LED lightbulb or plugging your television into an advanced power strip.

Wisconsin's Focus on Energy program is offering free packs of energy-saving products to members of Taylor Electric Cooperative.

The energy saving packs include items such as light-emitting diode (LED) light bulbs, high-efficiency showerheads, water-saving bathroom faucet aerators and showerheads, pipe insulation, and advanced power strips for home entertainment centers and office areas.

Choose which of the six energy packs best suit your home at [focusonenergy.com/simple](http://focusonenergy.com/simple). Products can also be ordered by calling 800.230.4701.

Focus on Energy works with eligible Wisconsin residents and businesses to install cost-effective energy efficiency and renewable energy projects across the state. All packs ordered are shipped straight to your doorstep for free.

Please have your electric and gas utility account number available when ordering. One pack per household.

Participants must be residents of single-family homes or multifamily residences of three or fewer units. Those in apartments or condos with four or more units will be eligible in January 2018.

Focus on Energy's efforts help Wisconsinites manage rising energy usage, promote in-state economic development and protect natural resources.

**About Focus on Energy**—Focus on Energy is Wisconsin utilities' statewide energy efficiency and renewable resource program funded by the state's investor-owned energy utilities and participating municipal and electric cooperative utilities. For more information call 800.762.7077 or visit [focusonenergy.com](http://focusonenergy.com).



## START SAVING MONEY AND ENERGY TODAY!

Focus on Energy is offering a variety of FREE packs with energy saving products for your home. Please visit [focusonenergy.com/simple](http://focusonenergy.com/simple) to select which pack is best for you!\*

### Packs contain a variety of products, such as:

- ENERGY STAR® qualified Light Emitting Diode (LED) Light Bulbs
- High-Efficiency Showerhead
- Water-Saving Bathroom Faucet Aerator
- Advanced Power Strip
- Pipe Insulation

Live in an apartment or condo with 4+ units?  
You will be eligible to receive your FREE pack as of January 1, 2018!

\*One pack per household. Multifamily residents in 4+ units do not qualify. Visit our website for full eligibility requirements.

To order your FREE pack, visit [focusonenergy.com/simple](http://focusonenergy.com/simple)

Please have your electric and gas utility account number available prior to ordering. If you have any questions, please call 800.230.4701



Your Touchstone Energy® Partner



focus on energy™

Partnering with Wisconsin utilities

### REDUCING ENERGY WASTE ACROSS WISCONSIN

Focus on Energy, Wisconsin utilities' statewide program for energy efficiency and renewable energy, helps eligible residents and businesses save energy and money while protecting the environment. Focus on Energy information, resources and financial incentives help to implement energy efficiency and renewable energy projects that otherwise would not be completed.

©2017 Wisconsin Focus on Energy

### Michael Schaefer, President/CEO

N1831 State Highway 13, Medford, WI 54451  
715-678-2411 • 800-862-2407  
email: [taylrec@tayloelectric.org](mailto:taylrec@tayloelectric.org)  
website: [www.tayloelectric.org](http://www.tayloelectric.org)

### Lainie Kellnhofer, Editor



Your Touchstone Energy® Partner

