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Rural HIGHLIGHTS

A publication of Rural Electric Convenience Cooperative • Auburn, Illinois • www.recc.coop



makes electronic billing easier than ever

Offering time savings, convenience, online records

The new SmartHub communications tool offers members the same electronic billing options that we've had for some time now, but brings them together for convenient use on your computer or mobile device.

Whether you send your monthly electric bill payment or have it paid automatically, SmartHub lets you review your energy use, payment records, billing preferences and notification information. You can even download a copy of your billing statement from previous months, so you don't have to keep a paper file at home!

With the introduction of SmartHub this fall, RECC is sponsoring a promotional campaign to encourage members to consider using convenient services like automatic bill payment and paperless billing. You still have time to sign up for these promotions for incentives and prizes, until December 13! (See page 3 for incentive details.)

Not everyone is accustomed to online bill payments and automatic transfer of funds, so here are a few typical questions you might have and the brief answers.

SmartHub Registration

Question: Do I need software on my computer to use SmartHub or view my bills online?

No, you only need an Internet connection to log into SmartHub from your computer or mobile device. Your billing statements can be viewed or downloaded as a .pdf document, which is opened with free software called Adobe Reader.

Question: Where do I find the SmartHub registration site?

Use the link at our co-op website, www.recc.coop. Registration is done on the Internet. You can also download the mobile app on your smart phone or tablet.

Question: Will my existing e-Bill login work with SmartHub?

Yes. Your existing login credentials will carry forward to SmartHub.

Question: Do I have to change the way I pay my bill in order to use SmartHub?

No. You can take advantage of all of the features of SmartHub and continue to pay your bill as you currently do.

Question: How do I get the free mobile App for my phone?

Simply go to the Apple Store® or the Android® Market. Search: SmartHub (not case sensitive but must be all one word). After installing the app, look for Rural Electric Convenience Cooperative in the co-op listing.

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Rural Highlights
(USPS 473-140) is published monthly for \$4 per year by Rural Electric Convenience Cooperative Co. Publication Office, P.O. Box 19, Auburn, IL 62615. Periodical postage paid at Auburn, IL and at additional mailing offices. Postmaster: Send address changes to Rural Highlights, P.O. Box 19, Auburn, IL 62615.

Dana Smith, *editor*



Your Touchstone Energy® Partner 

Board report

Resume of Minutes Regular Board Meeting September 24, 2013

The regular monthly meeting of the Board of Directors of Rural Electric Convenience Cooperative Co. was held at the cooperative headquarters on September 24, 2013, at 7 p.m., with eight members present. The District 7 director's position is currently vacant. Also present were President/CEO David Stuva; Director of Member and Public Relations Dana T. Smith; Field Engineer & Purchasing Agent Martin Hinton; and Attorney Jerry Tice.

* The minutes of the August 20 regular Board meeting were approved as presented.

* CEO Stuva and Martin Hinton presented an update on the new Hathaway Homes Subdivision in Taylorville.

* CEO Stuva and Dana Smith reported on the new SmartHub online billing and payment site.

* CEO Stuva, Dana Smith and Martin Hinton presented an update on the new LED security lights being offered for the co-op's monthly rental plan. While the lights use less energy, the cost is substantially higher than the high pressure sodium lights now commonly installed.

* CEO Stuva and Directors reviewed the IMEA Annual Meeting and the Prairie State power plant tour held by IMEA.

* There was no AIEC Report presented because there had not been an AIEC Board meeting since the August RECC Board meeting.

* There was no Attorney's Report.

President/CEO's Report

CEO Stuva reviewed the following reports which had either been mailed or distributed to all directors and attorney: Job Training and Safety, Meters and Outages, Operations and Maintenance, Engineering and Construction, Member and Public Relations, Cash Flow, Cash Disbursements Summary, and Check Listing. The financial and statistical reports for August 2013 were reviewed and accepted for placement in the cooperative's files.

CEO Stuva also:

* Reported that a letter is prepared to be mailed to each member in Board District 7 on October 3, regarding the process for appointing a Director to fill the vacant position in that district.

* Reviewed plans for upcoming meetings and classes.

Board Action

The Board acted on the following:

* Approved the application for, or reinstatement of, membership and electric service for 25 persons.

* Approved a revised Security Light rate plan that includes an LED option with an aid-to-construction payment to offset part of the additional fixture expense.

* Approved an allocation of street lighting costs to be paid by homeowners in Glenwood Lakes Estates subdivision.

* Approved an agreement to pay Ameren for new sectionalizing switches installed on the transmission line at the Lowder substation, replacing switches damaged during the May wind storms.

The meeting adjourned at 9:00 p.m.

RECC closed for November holidays



RECC's offices will be closed during two holidays in November.

Crews will be on standby for any outages or emergencies, and the dispatch service is available 24-hours a day at (217) 438-6197.

Veterans Day, Nov. 11

Thanksgiving, Nov. 28-29



SmartHub

(Continued from page 1)

Question: I have five accounts. Can I see them all in the App and on the Web?

Yes. The Web home page shows all of your accounts with the amounts due and hyperlinks to other detailed information. On the App, tap the Bill and Pay icon. The total due of all accounts shows and below it you can select different information by account, such as partial payment option, billing history and payment history.

Automatic Bill Payments

Question: Is the payment system secure?

Yes! All critical information is encrypted in every transaction run and no personal information is stored on your PC or mobile device.

Question: Can I “store” my credit card and/or bank account information in SmartHub?

Yes. Your account numbers can be stored so that you don't have

to re-enter them every month when making payments. All financial information stored in e-Bill will also be available in SmartHub.

Question: When is my payment deducted under the automatic payment plans?

Your payment transaction for the amount due will occur two working days before the Due Date.

Question: What methods can I use to make automatic monthly payments?

You can have your monthly bill charged to your MasterCard or Visa credit card, a debit card, or a checking or savings account.

Paperless Billing

Question: If I choose not to receive a printed bill each month, how will I know a new bill is due?

You will receive an e-mail or text message (or both) when the new bills are prepared, usually on the 6th of the month. The message will include your amount due and the Due Date. You can download the actual bill statement at any time for viewing or printing.

Question: Are my payment obligations changed in any way if I use paperless billing?

No, your bill is due whether you receive a paper bill or an electronic notification. (Even with regular billing, failure to receive a mailed statement does not relieve you from your responsibility for the payment.)

Question: How do I know if my bill was paid automatically on the Due Date?

You will receive a notification, by e-mail or text, that your payment has been received.

More Benefits

SmartHub gives you more than payment options, including energy use reports by the month, day or hour to help you understand when your electricity is being used and to spot problems that may be costing you extra money.

The SmartHub mobile app also gives you access anytime and anywhere to RECC's website, with our outage map, co-op information and other helpful details.

If you haven't registered yet for SmartHub, go online now to www.recc.coop and sign up! It's another way that we're working to serve you, with more information and help whenever you need it!

SmartHub is just a start at streamlining your electric payments! We'd like to have you register for SmartHub, and also consider our convenient automatic payment plans as well as going to “paperless billing” – electronic delivery of your monthly bill. To add a little fun to the campaign, we're offering free drawings or incentives in all three of those categories.

1. SmartHub Registration

Anyone registered for SmartHub (or previous E-bill) by December 13, 2013 will be eligible for a drawing:

Grand Prize – iPad Wi-Fi Tablet

Second Prize – \$100 Bill Credit

Third Prize – \$50 Bill Credit

2. Automatic Payment Plan

Anyone signed up for automatic bill payment, by credit card or from your bank account, by December 13 will be eligible for a drawing for one of 3 Christmas arrangements from area florists (\$40 value)

3. Paperless Billing

All new users of paperless bills between Oct. 1- Dec. 13 will receive a \$10 bill credit.

You can qualify for any or all three of the incentives above, so take advantage of the convenience and increase your chance of winning a great prize!



No-cost, low-cost things you can do to get your home ready for winter!

We've certainly seen that the weather can be unpredictable in Illinois, but we know that winter is coming and we can be pretty sure that we'll see at least a few frigid days over the next five months! You should be planning now for whatever Mother Nature has in store for us.

There are several things you can do now to prepare your home for cold weather. Some are low-cost projects, and others cost nothing but a little time. Here are our top no-cost and low-cost tips for saving energy this winter:

No-cost tips

- Open the curtains on your south-facing windows to let the sun heat your home naturally. Close all curtains at night to keep heat from radiating to the outdoors.

- When you are at home and awake, set your heating system's thermostat as low as is comfortable. If you get chilly, wear a sweatshirt or sweater instead of raising the thermostat.
- If you have a fireplace, keep the damper closed when there is no fire. Having a damper open is just like having an open window during the winter – the house's heated air escapes up the chimney!
- Turn down the temperature setting of your water heater to 120 degrees or lower. You'll not only save money, you'll avoid scalding your hands.

Low-cost tips

- Use a heavy-duty, clear plastic sheet on a frame

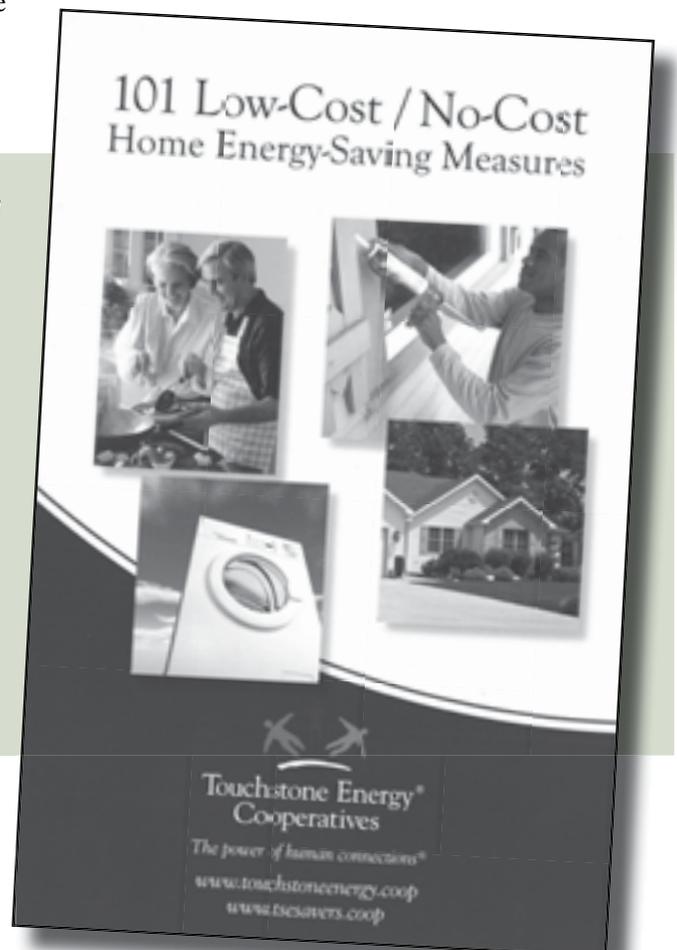
or tape clear plastic film to the insides of your window frames during the winter months. Make sure the plastic is sealed tightly to the frame to help reduce air leakage.

- Install tight-fitting, insulating drapes or shades on windows that feel drafty.
- Add caulk or weather stripping to seal air leaks around drafty doors and windows. Replace your furnace filter every three months, or more often if specified for your heating system.
- Make sure any attic access doors are tightly sealed to prevent air leakage from the attic. For overhead access doors, insulate the covering with foam board panels.

Learn more about saving energy and money!

RECC offers the free booklet "101 Easy Ways to Save Energy and Money" to our members. This booklet provides ideas on saving energy throughout your home, and most are inexpensive or free!

For a free copy, just call or e-mail Rural Electric Convenience Cooperative. Or you can view the booklet online from our website links. Go to www.recc.coop, and follow the menu links to "Your Energy Use," "Energy Efficiency," and then "Energy Audits."



Eight Memorial Scholarships offered for 2014

Illinois electric cooperatives will award seven academic scholarships in 2014 to high school seniors through a memorial scholarship fund designed to financially assist deserving students in the “electric cooperative family.” In addition, an eighth scholarship – to assist with costs in attending an electric lineworker school – will also be offered.

The eight scholarships of \$1,500 each will be awarded in 2014 through the Thomas H. Moore Illinois Electric Cooperatives (IEC) Memorial Scholarship Program.

Four scholarships will be awarded to high school seniors who are the sons or daughters of an Illinois electric cooperative member receiving service from the cooperative. A fifth scholarship, the Earl W. Struck Memorial Scholarship, will be awarded to a student who is the son or daughter of an Illinois electric cooperative employee. The sixth and seventh scholarships are reserved for students enrolling full-time at a two-year Illinois community college who are the sons or daughters of Illinois electric cooperative members, employees or directors.

An eighth annual scholarship, the “LaVern and Nola McEntire Lineworker’s Scholarship,” was awarded for the first time in 2011. This \$1,500 scholarship will help pay for costs to attend the lineworker’s school conducted by the Association of Illinois Electric Cooperatives in conjunction with Lincoln Land Community College in Springfield. Sons and daughters of co-op members; relatives of

co-op employees or directors; individuals enrolled in the Lincoln Land lineworker’s school; and individuals who have served or are serving in the armed forces or National Guard are all eligible for the lineworker’s scholarship.

“We hope to assist electric cooperative youth while honoring past rural electric leaders with these scholarships,” says President/CEO David Stuva. “RECC and the other Illinois electric cooperatives are always seeking ways to make a difference in our communities. One of the best ways we can do that is by helping our youth through programs like this one.



In addition, we are very pleased to offer the electric lineworker’s scholarship. It will benefit not only electric cooperative youth but also those fine men and women who have served their country through their military service and may now be wanting to become a trained lineworker.”

For more information regarding the scholarships, contact Dana Smith, Director of Member and Public Relations at 438-6197 or e-mail dana.smith@recc.coop. Informational brochures, rules and applications are available for download at the cooperative’s website at www.recc.coop.



Phone is best for reporting outages

We recommend that members continue to use the phone to report any outages or service problems, especially after normal business hours. While we try to check e-mail messages regularly, they may not be noticed quickly at night or on weekends. Phone calls are taken at any time, at our office or by our answering service. Even if you get a busy signal, that probably means there are a significant number of outage calls coming in and our crews will be checking the system. You can also report an outage through our Self-Serve 24 number at 438-3575, entering the prompt for outage reporting on a touch tone phone and then entering your account number.

Beware of possible phone scams

We've heard recently from electric cooperatives in Illinois and beyond whose members have received phone calls that could be some type of consumer scam. The callers say that the customer's electric bill is past due and must be paid immediately to avoid disconnection. Then they ask for a credit card number to make a payment. If a scammer gets your credit card number they can quickly do a lot of damage to your finances and credit ratings!

Remember, never give account numbers, credit card numbers or other private information to a caller unless you're sure of whom you're talking to! If someone claims to be calling from RECC, and you're not sure, you can hang up and call our office to verify that you're speaking to an employee or qualified representative.

Safety first when operating your standby generator!

Winter is on the way, with the threat of snow and ice storms that may disrupt electric power despite our best efforts to maintain a strong distribution system. Many co-op members have standby generators of some type to provide electricity if the power goes out. They may be sized to run just the sump pump and furnace fan or a whole house or business. If you have a standby generator, we suggest checking it out now so that you're ready when a true emergency hits. Check the fuel supply, charge the



battery if your system has one, and run the generator under load for several minutes to make sure it's operating properly. If you haven't had the engine serviced for a while, have it maintained as needed. Make sure your generator is in a well-ventilated area, and clean any debris that may have accumulated around it.

A transfer switch must be installed to break the path of electricity between the power lines and your generator. Whether manual or automatic, the transfer switch assures that you won't feed electricity back into the power lines, and protects your generator during operation.

We urge you to follow these safety guidelines when using a portable generator:

- **Never connect a generator directly to your home's wiring unless your home has been wired for generator use.** Individual appliances can be directly connected to the receptacle outlet of a portable generator. Use heavy duty, outdoor-rated cords with a wire size that is adequate for the appliance load.
- **Ensure your generator is properly grounded.**
- **Never overload a generator.** A portable generator should only be used when necessary to power essential equipment or appliances.
- **Turn off all equipment powered by the generator before shutting it down.**
- **Always have a fully charged fire extinguisher nearby.**
- **Never fuel a generator while it is operating.**
- **Read and adhere to the manufacturer's instructions for safe operation.** Never cut corners when it comes to safety.

MEMBER RESPONSE PAGE

Please send me information on services from RECC:

Peak Switch New Home Energy Guidelines Long Distance Saving Rates
 Dual Meter Heating Rate Surge Suppressor Lease 5% ERC Loans for Efficiency
 Security Light Rental Co-op Connections® Card Improvements
 Air Evac Memberships Marathon Lifetime-Warranty
Water Heaters

Electric heating equipment rebates

An electric heat rebate form must be completed. Minimum system sizes apply.

- Geothermal System – \$250/home
- Air Source Heat Pumps – \$250/home (with electric back-up)
- Air Source Heat Pumps – \$100/home (with gas back-up)

Electric equipment rebate request

Please include a copy of your sales receipt for your new electric equipment, purchased and installed within the past 12 months.

Clothes Dryer, Electric Replacement – \$25 Water Heater, Standard Warranty – \$200
(less than 10-yr warranty)
 Clothes Dryer, New Home or Gas Conversion – \$25 Water Heater, Life-long Warranty – \$250
(10-yr or longer warranty)
 Electric Range, Electric Replacement – \$25
 Electric Range, New Home or Gas Conversion – \$25

This water heater is for (40 gallon minimum):
 New Home
 Gas Conversion
 Electric Replacement

Member Name _____ Account No. _____

Mailing Address _____

Town _____ Phone _____

Rural Electric Convenience Cooperative

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Normal office hours 8 a.m. to 4:30 p.m.

We need an all-of-the-above energy strategy

Register your support at www.action.coop

Electric cooperatives are disappointed—but not surprised—that in September the Administration officially abandoned an all-of-the-above energy strategy for a new, all-but-one approach that effectively removes coal from the nation's fuel mix in the future.

The policy, proposed by the Environmental Protection Agency (EPA), sets stringent limits on carbon dioxide emissions from future coal or natural gas plants. The problem is, the new standards are impossible to meet with existing technology.

For several years cooperatives have tested carbon capture and storage (CCS) as a way to reduce greenhouse gas emissions. Unfortunately, the technology doesn't make financial sense. It has never been used at a commercial scale at a power plant over a prolonged period to demonstrate its viability or cost. In a 2012 Congressional Budget Office report, engineers estimate it would increase the cost of producing electricity from

coal-based plants by 75 percent.

The Administration's switch to an all-but-one energy approach would limit Americans' access to a plentiful and affordable resource. Historically, the price of coal has been affordable and relatively stable. Coal generates 37 percent of the nation's electricity—our biggest energy source by far.

We saw this all-but-one game in 1978 when Congress passed the ill-conceived Power Plant and Industrial Fuel Use Act. Never heard of it? Few have, but for several years the government banned natural gas for power generation. Yes, natural gas—the fuel source being sold to the nation today as a cleaner fuel option.

With gas off the table, electric co-ops were forced to choose between building coal or nuclear plants.

Back then, co-ops were in the midst of a major power plant building cycle. With few options, they invested heavily in coal-based generating plants in the late 1970s and early 1980s. Thankfully Congress repealed its mistake, but not for nine years.

Let's not repeat past mistakes. Stand with us as we fight to keep electric bills affordable. Raise your voice through the Cooperative Action Network at www.action.coop. Tell the EPA we need an all-of-the-above energy strategy.



RENEWABLE ENERGY

NATURAL GAS



NUCLEAR POWER



CLEAN COAL