



RURAL
MISSOURI

Sac Osage Electric Cooperative

News

November 2012

P.O. Box 111, 4815 E HWY 54
El Dorado Springs, MO 64744
Telephone: 800-876-2701

Visit us on the Web - www.sacosage.com

LET US ALL GIVE THANKS

We all know that Thanksgiving is much more than the turkey and all the trimmings. It is a time to be thankful. Each one of us are thankful for different things that benefit our families, friends, and neighbors.

This Thanksgiving, we would like to share with you what we here at Sac Osage Electric are thankful for. Sac Osage Electric Cooperative is thankful for our members. Without our members, the Cooperative wouldn't exist.

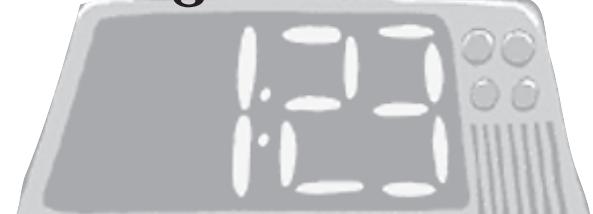
We can't express in words how much we appreciate your continued commitment to your Cooperative and your patience and understanding during times of outages and rate increases.

We are thankful for our employees at Sac Osage Electric Cooperative. Their hard work and dedication is something that a lot of employers don't see from day-to-day.

The employees of Sac Osage Electric take great pride in going the extra mile for our members. We are thankful for our Board of Directors. Every decision that is made not only affects you, but it also affects your Board of Directors, who are members just like you. Their continued loyalty and confidence in Sac Osage Electric has allowed us to offer you services that make everyday living more convenient for you.

These are just a few of the many things we are thankful for here at Sac Osage Electric Cooperative. We encourage you, our members, to take a moment to think about the things you are most thankful for.

Dark nights on the way



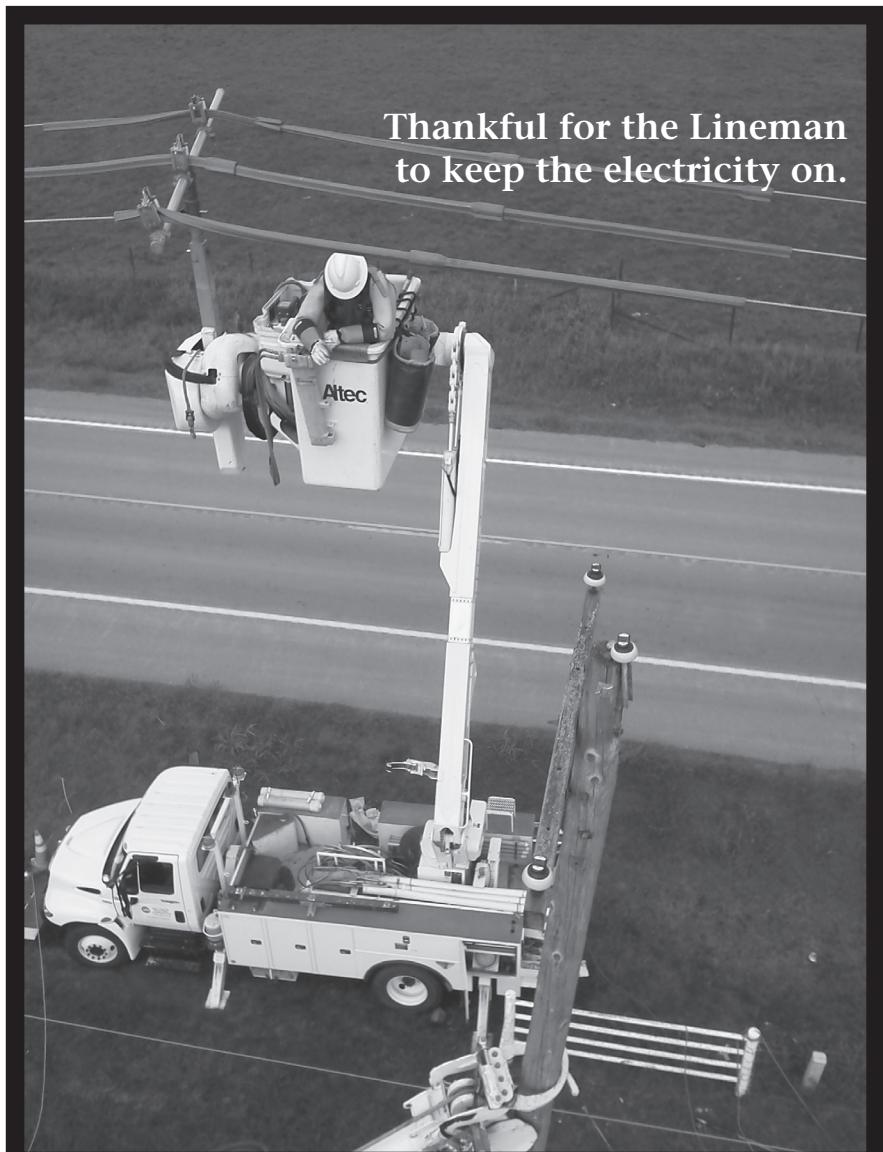
Daylight saving time ends on Sunday November 4th. That means long nights and extra hours of darkness. Don't forget to fall back an hour on Sunday, November 4th.



Energy Efficiency

Tip of the Month

One of the simplest ways to reduce your home's heating and cooling costs — and improve comfort — involves installing proper insulation. To maintain comfort, heat lost in the winter must be replaced by your heating system. Proper insulation, though, decreases heat flow from a warmer indoor space to the cooler outdoors.



Thankful for the Lineman to keep the electricity on.



Sac Osage Electric Cooperative

News

Prepping for winter's chills

Prepare before the cold winds blow and save all winter

Take advantage of energy-efficiency tax credits before year's end

Some energy-efficiency improvements cost a lot of money. But they are much, much more affordable thanks to the Internal Revenue Service's residential energy-efficient property credit through Dec. 31, 2016, for 30 percent of the cost of the qualified property.

Per the IRS, there is no cap on the amount of credit available, except for fuel cell property. Generally, you may include labor costs when figuring the credit, and you can carry forward any unused portions of this credit.

Qualifying equipment must have been installed on or in connection with your home in the United States; fuel cell property qualifies only when installed on or in connection with your main home in the U.S.

The following types of equipment are eligible:

- Solar panels
- Solar-powered water heaters
- Geothermal heat pumps
- Photovoltaic systems
- Small wind energy systems
- Fuel cells

Be sure you have the manufacturer's tax credit certification statement, which can usually be found on the manufacturer's website or with the product packaging.

If you're eligible, you can claim both of these credits on Form 5695, Residential Energy Credits when you file your federal income tax return. Note these are tax credits and not deductions, so they will generally reduce the amount of tax owed dollar for dollar. Finally, you may claim these credits regardless of whether you itemize deductions on IRS Schedule A. Verify with your tax preparer that you qualify for this tax credit as individual situations can vary.

Get ready for winter

According to the U.S. Department of Energy's Energy Savers, about 56 percent of your home's energy use is for heating and cooling. The easiest way to save energy is to maximize the energy efficiency of your home.

Here are the simplest, least expensive steps to do just that before winter's chill sets in:

- Lower the thermostat to 68 degrees during the day and 60 degrees at night, and leave it there — every degree you lower

your thermostat will save 1 to 3 percent on heating costs

- Caulk, seal and weatherstrip wherever there is an opportunity for outside to meet inside

- Ready your furnace and heating system for winter — tighten all electrical connections; lubricate moving parts; inspect the condensate drain in the furnace or heat pump (when in cooling mode); and check the starting mode of your furnace or heat pump to make sure it starts, operates and shuts off properly. If you are not comfortable with doing this maintenance yourself, call a qualified HVAC serviceman.

- Check insulation levels — The North American Insulation Manufacturing Association recommends levels for attics from R-38 to R-60 in Zones 4 and 5, perhaps a little less for the Bootheel region.

- Reverse the switch on your ceiling fans so they push down the warm air that naturally rises

- Make sure all heating vents are open and unblocked by furniture or other items to insure air is evenly distributed

The ENERGY STAR site at www.energystar.gov under the home improvement category at http://www.energystar.gov/index.cfm?c=home_improvement.hm_improvement_index offers excellent advice on prepping for winter.

November Holiday Schedule

Sac Osage Electric Cooperative will be open Monday, November 12th for Veterans Day and closed on Thursday, November 22nd and Friday, November 23rd in observance of the Thanksgiving Holiday. At this time of Thanksgiving, we take

great pleasure in setting aside our regular work and sending a heartfelt message to all our members and friends. How joyful we are that this has come again to extend to you our sincere gratitude, because it is good friends and members that make our co-op possible and special. May your holiday be filled with joy and the coming year overflowing with all the good things in life.

