



RURAL
MISSOURI

Sac Osage Electric Cooperative

News

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Co-op Nation says 'NO' to President's Plan

Effort underway to educate consumers on true cost of regulations

Missouri's electric cooperatives have joined a nationwide campaign to educate consumers on the true costs of a plan to add additional regulations to power plants. In June, President Obama ordered the Environmental Protection Agency to develop an aggressive plan for cutting carbon pollution from power plants.

"The President's plan will increase electricity costs for every American, and that's a burden we can least afford when our economy is just beginning to recover," said Jo Ann Emerson, CEO of the National Rural Electric Cooperative Association.

Electric cooperatives rely on a diverse mix of generation to keep power affordable and reliable. These new regulations target coal-fired power plants, which account for 70 percent of the electricity used by electric cooperative members in Missouri. Coal is also the least expensive option for generating electricity.

"Many American and Missouri communities depend on clean coal-based generation for affordable electric power," said Barry Hart, CEO of the Association of Missouri Electric Cooperatives. "Using the Clean Air Act to reduce carbon dioxide emissions from power plants could disproportionately burden these communities at the same time rural people are reeling from the sluggish economy."

"Currently, there is no affordable technology available to achieve this goal, and in Missouri, that means shutting down clean coal plants which will kill our economy."

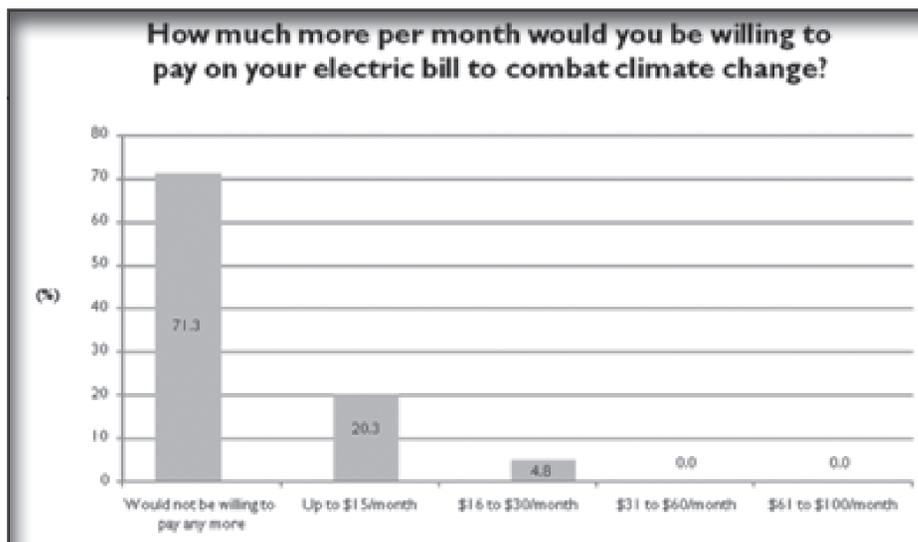
Electric cooperatives believe their investment in energy efficiency, renewable energy and new technology is a better idea. Emerson points out that affordable electricity, more than any other factor, powers the nation's economy.

The goal of the national "Powering the American Spirit" effort is to get as many electric cooperative members as possible signed up for updates as these new regulations are unveiled and their impact on consumer electric bills becomes known.

Members of the electric cooperative grassroots team — known as Co-op Nation — will be on hand at electric co-op annual meetings and other community events to sign up members for e-mail or text alerts as this issue moves forward.

Members can also join the cause themselves by going to www.action.coop. An online video on the site gives more details on why this issue is causing so much concern among the nation's member-owned electric cooperatives.

"As a member of an electric cooperative, you need to keep informed on how this issue will impact your electric bill," Hart said. "Affordable electricity is essential to every American and every small business. We need your help to encourage common-sense solutions. Co-op Nation is 42 million members in the U.S., but we will need all members to get involved and have their voices heard over the months ahead to make a difference."



Your electric cooperative employs hard-working and dedicated staff who work together for the benefit of you, our member. Thank you for proving that "hard work pays off" by giving us your feedback in our first quarter 2013 American Customer Satisfaction Index survey. Your opinion has landed us at the top of the utility industry average scores and above several other service industry average scores.

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Our 2013 ACSI Score



Sac Osage Electric Cooperative

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Subscription TV service 66

Airlines 67

Cell phone service 70

Hospitals 76

Investor-owned utilities 76

Banks 77

*The numbers above represent American Customer Satisfaction Index (ACSI) results for the noted industry in 2012.

Historic weather

November, take flail, let ships no more sail!" advises the weather lore. Nov. 15, 1900, brought Watertown, N.Y., 45 inches of snow. Tucson, Ariz., received 6 inches of snow on Nov. 16, 1958. On that day in 1959, Lincoln, Mont., experienced a



temperature of 53 degrees below zero. And on Nov. 18, 1989, Cleveland, Ohio, received 20 inches of snow. If this marked the end of mild-mannered Indian summer (traditionally Nov. 11 to 20), people must have wondered what winter would bring!

A good day for music

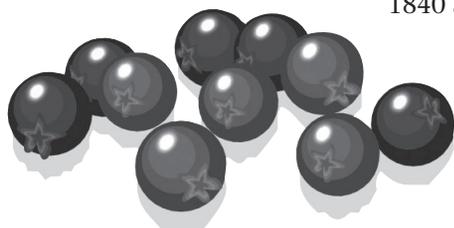
Two men born on Nov. 6 made a great impact on the world of music. Musician and inventor, Adolphe Sax was born in 1814. John Philip Sousa, composer and band director, was born 40 years later. Sax invented the saxophone and a family of brass wind



instruments, the saxhorns. Sousa, known as "The March King," used some of those instruments to create his stirring marches. After leading the U.S. Marine Band for 12 years, Sousa formed his own band in 1892. His best known piece is "Stars and Stripes Forever."

Don't forget cranberries

The cranberry is closely related to the blueberry. Our native American cranberry, larger than the European variety (also found in North America), is the one grown commercially. It has been in cultivation since at least

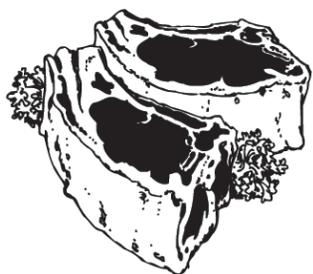


1840 and is prevalent on Cape Cod and in other parts of Massachusetts, in New Jersey and in Wisconsin. Commercial growers flood their bogs annually so that they can harvest cranberries throughout the autumn.

For recipes, gardening tips and weather forecasts, visit:
www.almanac.com



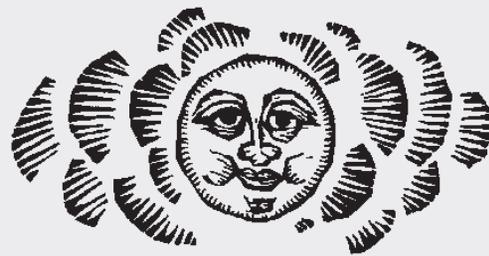
Recipe for Rosemary Dijon Lamb Chops



- 1/2 cup Dijon-style mustard
- 1 clove garlic, minced
- 1 tablespoon fresh rosemary, minced
- 1/4 teaspoon freshly ground pepper
- 1/2 teaspoon paprika
- 4 lamb chops, trimmed
- 1 tablespoon olive oil

Preheat the oven to 350 degrees. Combine the mustard and spices. Spread the mixture over both sides of the chops. Heat the olive oil in an ovenproof skillet and brown the chops, a few minutes on each side. Remove the skillet from the stovetop, cover and finish cooking in the oven, about 15 minutes. Makes 4 servings.

THE OLD FARMER'S



WEATHER PROVERBS

**A bad winter betide,
if hair grows thick on
the bear's hide.**

**A severe autumn
denotes a windy sum-
mer; a windy winter,
a rainy spring.**

**When you take up
the teapot and find
sparks on the bottom,
it is a sign of cold
weather.**

**A heavy November
snow will last until
April.**

**If snow begins at mid
of day, expect a foot
of it to lay.**

**Full moon in October
without a frost, no
frost till full moon in
November.**

**Thunder in Novem-
ber, a fertile year to
come.**



Importance of insulation

Save on energy and improve comfort by optimizing your insulation

Dear Jim: My house is chilly, and I know it needs more insulation. Will adding more make me feel warmer and cut my utility bills? What's the best type of insulation to use for this and for new room additions? — Sandi H.



by Jim Dulley

Dear Sandi: It is generally understood that adding insulation

to the walls or ceiling of a house will reduce monthly utility bills. The actual amount of savings for each home depends upon several factors: the current level of insulation, your climate, efficiency of your heating/cooling system and your utility rates.

The current level of insulation is perhaps the most important factor in deciding whether or not to add more and how much. For example, doubling the amount of insulation in your attic will typically cut the heat loss through the room ceiling by about half. Your contractor can help you determine the payback from the savings as compared to the installation costs.

If you double that amount again and super-insulate the attic floor, it will cut the original heat by only another 25 percent (half of half). This diminishing return is important to keep in mind when determining the amount of insulation to add.

Various types of insulation can be used to reduce conductive heat loss and/or radiant heat loss. Standard fiberglass batts, blown-in fiberglass, cellulose, rock wool and foam are all used to block conductive heat loss. This is the kind of heat transfer that travels through materials such as drywall, studs and bricks.

Radiant heat transfer is the way the sun heats the Earth or how you feel heat standing next to a ranging fireplace even though the hot air is going up the chimney. Your house also loses heat to the cold outdoor air and nighttime sky by this method. Radiant barrier types of insulation, often an aluminum foil film, are effective for blocking this heat loss. Some standard insulation batts include a foil facing to reduce both types of heat loss.

You must have been doing your research on insulation because it also will make you feel more comfortable. If you are in a room at 70 degrees with little wall insulation, you may still feel chilly. This is because the exterior walls are cold and your body is losing its warmth by radiant heat transfer to the walls. During the summer, a hot wall makes you feel uncomfortably warm.

There really is not one "best" insulation to use in all locations in your house. For example, some effective attic insulation will settle if it is used in vertical walls. Even if there is just a slight amount of settling, the small uninsulated void in a wall will lose a lot of energy.

What is important when selecting insulation is its installed R-value, not just its thickness. Some types of insulation have twice the R-value per inch thickness as others. Also, blown-in



photo courtesy of Certainteed

When installing insulation, the finished R-value is more important than the insulation's initial thickness.

insulation can be fluffed up when installed, not necessarily intentionally, resulting in less true R-value. Make sure your insulation contract specifies the final insulation value, not just the thickness.

Since you are planning to insulate your house to save money and conserve energy, you might consider an environmentally friendly insulation made of recycled materials. One good insulation is made from scrap blue jean material production. It looks similar to chopped up blue jeans in batt form. It is treated for fire safety and has an insulating R-value similar to fiberglass batts.



photo courtesy of Owens Corning

Some types of fiberglass insulation are encapsulated in a vapor barrier, making them easy to install.

Fiberglass basically is made from sand, so there's ample supply. Some manufacturers use 25 percent recycled glass, so check the packaging if you prefer recycled products. Rock wool insulation is made primarily from waste products. It and fiberglass have an insulation value of about R-3 per inch thickness.

If the amount of space available for the insulation is limited, as in a masonry wall, injected foam is a good option. Some polyurethane foams have an R-value twice that of fiberglass, so only half the thickness is needed. The closed cell foam also creates its own vapor barrier and stops air leaks. Look for foam that uses no ozone-damaging foaming agents.

Another option to minimize voids is called a blown-in-blanket method, which will work well for your room addition. First, a special film is stapled up over the wall studs. Next, loose-fill insulation is blown into the wall cavity to eliminate all voids. Then it is smoothed out through the film and the drywall is nailed over it. Another similar system adds some binders to the insulation to reduce settling over time.

The following companies offer insulation materials:

- Bonded Logic, 480-812-9114, www.bondedlogic.com;
- Certainteed, 800-782-8777, www.certainteed.com;
- Icynene, 800-758-7325, www.icynene.com;
- Johns Manville, 800-654-3103, www.jm.com; and
- Owens Corning, www.owenscorning.com

Have an energy-efficiency question for Jim? E-mail him at contact@dulley.com or write to: James Dulley, Rural Missouri, 6906 Royalgreen Drive, Cincinnati, OH 45244. Visit www.dulley.com to read past articles on energy efficiency.



Manager's Column —

We Need an All-of-The-Above Energy Strategy

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. Trouble is, the new standards are impossible to meet with existing technology.

We need the help of each and every electric cooperative member to fight this plan. If we don't act now, the price you pay for electricity will increase. That's why electric cooperatives nationwide are urging members to their voices through the Cooperative Action Network at www.action.coop.

This grassroots website will let you quickly and easily send a message to the EPA that you are concerned about the consequences of this plan.

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. Your electric cooperative doesn't think we should gamble with the economic well-being of future generations and our nation's economy.

Already worried about making ends meet, many co-op consumer-members cannot afford the significant increases in electric bills that this policy would trigger.

Historically, the price of coal remains affordable and relatively stable. The U.S. Energy Information Agency reports the United States has 236 years remaining of recoverable coal reserves. Coal generates 70 percent of the electricity used by Missouri's electric cooperatives, making it our biggest energy source by far.

You enjoy some of the lowest rates in the nation thanks to a diverse mix of fuel sources used to generate electricity. Besides two large, low-cost coal-fired power plants, our generation mix includes natural gas plants, hydropower and wind energy.

This diverse generation portfolio helps us meet your need for reliable and affordable power. Removing one leg of this generation

mix — and the most important part as well — would be disastrous.

We've also spent millions on energy-efficiency measures and billions on controls that have cut power-plant emissions by 90 percent. Yet none of this is considered in the EPA plan.

Where this issue is concerned, history repeats itself. 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 as more and more people moved into rural areas and members increased their use of electricity. 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. It's urgent you tell the EPA we need an all-of-the-above energy strategy. We've made it easy. Go to www.action.coop and send your message!



Tom Killebrew
Manager

November Holiday Schedule

Sac Osage Electric Cooperative will be open Monday, November 11th for Veterans Day and closed on Thursday, November 28th and Friday, November 29th 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.



Dark nights on the way



Daylight saving time ends on Sunday, November 3rd. That means long nights and extra hours of darkness. Don't forget to fall back an hour on Sunday, November 3rd.